

WEALTH MANAGEMENT

1 JANUARY 2024

FEE SCHEDULE

Conditions and fees applied
to products and services reserved
for Societe Generale Private Banking France clients



SOCIETE GENERALE
Private Banking

CONTENTS

WEALTH MANAGEMENT SERVICE	2
WEALTH PLANNING	4
FINANCIAL INVESTMENTS	5
ASSET MANAGEMENT	5
SG 29 HAUSSMANN DISCRETIONARY PORTFOLIO MANAGEMENT	5
INVESTMENT ADVISORY AND ARBITRAGE SERVICES	6
RECEPTION AND TRANSMISSION OF ORDERS FOR CTOs, PEAs OR PEA-PMES^(*)	8
BOURSE SERVICE	8
CUSTODY FEES	10
LIFE INSURANCE	10
LIFE INSURANCE OR ENDOWMENT POLICY	10
SUCCESSION PLANNING	11
FINANCING AND GUARANTEES	11
RESEARCH AND ARRANGEMENT FEE	11
IMPORTANT INFORMATION AND COMPLAINTS MANAGEMENT	12

(*) Excluding investment advice.

INTRODUCTION

As a client of Societe Generale Private Banking France, you benefit from specific products and services for which the main fees and conditions are listed in this document.

The products and services presented in this brochure may only be accessed if certain eligibility criteria are met.

This brochure supplements the “Conditions applied to banking transactions” for individual clients, and corporates, non-profits and public economic agents. These brochures are available at particuliers.sg.fr and entreprises.sg.fr.

This brochure does not provide a full list of fees and supersedes the previous fee schedule as of 1 January 2024.

Your Private Banker is at your disposal for any additional clarifications.

Unless indicated otherwise, fees are expressed in euros and include VAT, where subject to VAT, based on a maximum current VAT rate of 20%. Where applicable, fees will be updated for any increase or decrease in the current VAT rate. In addition, the applicable VAT amount may vary depending on the place of VAT taxation determined in relation to your place of residence.

The content of this document is not intended to provide investment or insurance advice, nor any other investment service, and does not constitute a personal recommendation, advice or offer from Societe Generale Private Banking to purchase, sell or subscribe for investment services and/ or financial products and/or investments in a given asset class.

The information presented in this document does not constitute legal, tax or accounting advice.

WEALTH MANAGEMENT SERVICE

OUR WEALTH MANAGEMENT SERVICE OPENS THE DOOR TO A DEDICATED OFFERING

Benefit from the support of a Private Banker and a management style that is right for you.

Your Private Banker is with you every step of the way to help you build a coherent overall wealth management solution that reflects the unique aspects of your personal situation and assets.

They use an exclusive diagnostic method to assess your situation, give you advice and guide your investment choices.

To see your projects through, your Private Banker also calls on the right experts within the Societe Generale Group or its partners: portfolio managers, investment advisors, and wealth and financial planners.

**Wealth Management Service:
€1,000 annual flat fee.**

OUR WEALTH MANAGEMENT SERVICE⁽¹⁾ GIVES YOU ACCESS TO:

- personalised support from your Private Banker and their Assistant, who are at your disposal to meet all your needs,
- a dedicated asset management company and an open-architecture fund selection platform (traditional funds and alternative investment funds, SRI-certified funds⁽²⁾, etc.),
- our bespoke offering in real estate, structured products and private equity⁽³⁾,
- our credit solutions tailored to your needs (real estate acquisition, asset-backed advances),
- our expertise in art, wine, forestry, and philanthropy,
- our selection of products and services based on solutions developed by the Societe Generale Group and its partners,
- regular information on economic, legal and tax-related current events, and on our new offers, to keep you up to date on key developments and guide you in the decision-making process,
- exclusive events: invitations to conferences, specialised programmes on selected themes for you or your loved ones.

(1) Subject to an assessment of the suitability of the investment service or financial instrument. The products and services presented in this document may only be accessed if certain eligibility criteria are met.

(2) SRI - Socially Responsible Investment.

(3) Private equity involves investing in companies not listed on the stock exchange.

BEING A PRIVATE BANKING CLIENT ALSO GIVES YOU ACCESS TO:

■ The very best of Societe Generale's digital expertise

Thanks to Societe Generale's renowned digital expertise, you can enjoy a wide array of technological innovations on our online platforms.

■ A quarterly statement of your financial assets

Every quarter you will receive a wealth management statement indicating overall performance by type of strategy and ownership.

■ A variety of standard fees waived:

- European and international credit transfers,
- cash withdrawals outside the European Union,
- replacement or renewal of your debit card,
- account administration fees,
- cheque or direct debit cancellation fees,
- renewal of your PIN code for your bank card,
- various postage fees,
- etc.

Please contact your Private Banker for a full list of waived fees.

Mon Patrimoine digital wealth management solution

Accessible at any time from your online account or the SG App⁽¹⁾, *Mon Patrimoine* provides a snapshot of your assets and liabilities on the books of Societe Generale and other banks.

It also gives you access to a library of legal and tax documents organised by topic (e.g. succession planning, family protection, etc.).

This online platform is fully secured and entirely confidential.

Dialogue & Asset Allocation

Dialogue & Asset Allocation (D&AA⁽²⁾) is your tool for managing your asset allocation. It works by simulating the probable 5-year performance (upside and downside) of your financial assets.

D&AA can be accessed from *Mon Patrimoine*.

Coach Financier

Coach Financier⁽³⁾ (Financial Coach) is an innovative digital solution for arbitrage advice on your life insurance policy. The service is free of charge⁽⁴⁾ and includes:

- a digital presentation of your life insurance policy, providing the valuation of your assets, the allocation of your assets, and your performance and risk metrics,
- arbitrage advice reflecting our financial market convictions and the position of our strategists, in line with your risk profile,
- regular updates on the financial markets.

(1) Available for download on Google Play and on the App Store (free of charge, excluding connection costs charged by your internet service provider). Google Play is a registered trademark of Google Inc. App Store is a registered trademark of Apple Inc.

(2) The D&AA methodology is based on the assumptions developed by Societe Generale. Figures provided are in respect of previous years. Past performance is not a reliable indicator of future performance.

(3) Access is subject to client and policy eligibility.

(4) Excluding arbitrage fees, determined in accordance with the client's life insurance contract.

WEALTH PLANNING

- Analysis and diagnostics
- Assessment of main tax impacts (income tax, real estate wealth tax, estate tax, etc.)
- Prioritisation of your wealth management objectives
- Assistance in restructuring and organising your real estate or financial assets
- Suggestions for the CEO on how best to manage the company's assets when preparing to transfer ownership

Consult your Private Banker for any enquiries.




FINANCIAL INVESTMENTS

ASSET MANAGEMENT

SG 29 HAUSSMANN DISCRETIONARY PORTFOLIO MANAGEMENT⁽¹⁾⁽²⁾

For information on the terms of access to our asset management company SG 29 Haussmann, please contact your Private Banker.

29 HAUSSMANN SIGNATURE ISR ⁽³⁾ 	29 HAUSSMANN AVENIR	29 HAUSSMANN AVENIR SÉLECTION	BESPOKE ASSET MANAGEMENT
Starting at €250,000		Starting at €2,000,000	Starting at €3,000,000
ELIGIBILITY⁽⁴⁾			
Life insurance and endowment policy CTO	Life insurance and endowment policy CTO, PEA	Life insurance and endowment policy CTO, PEA	Life insurance and endowment policy CTO
INVESTMENT UNIVERSE			
UCIs managed by the Societe Generale Group and open-architecture UCIs delegated to our preferred partners ⁽⁵⁾			
Open-architecture (UCIs and ETFs ⁽⁶⁾) selected by our Societe Generale analysts)			
		Directly-held European equities	Directly-held stocks and bonds
			Bespoke solutions taking into account specific client preferences (SRI ⁽³⁾ , investment themes, etc.)
FEES⁽⁷⁾			
0.60%	0.85%	1.50%	Contact us
INVOICING OF FEES			
See specific Terms and Conditions.			

- (1) It is possible that the products and services presented may be acquired only if certain eligibility criteria are met.
- (2) Accredited by the *Autorité des Marchés Financiers* (AMF - French Financial Markets Authority) at end-2006, Societe Generale subsidiary SG 29 Haussmann is the Group's asset management company dedicated to the clients of the network and of Private Banking France, as well as certain institutional clients of the Societe Generale Group.
- (3) The 29 Haussmann Signature ISR mandate is at a minimum 90% SRI-certified UCIs. The SRI (Socially Responsible Investment) certification aims to improve savers' understanding of SRI products. More information at <https://www.lelabelisr.fr/> (French only).
- (4) PEA: *Plan d'Épargne en Actions* (personal equity plan). As of 1 November 2023, the limit on payments into a PEA is €150,000, and €225,000 for an SME-oriented PEA, bearing in mind that payments made to both plans from the time they are opened may not exceed €225,000. CTO: *Compte-Titres Ordinaire* (ordinary securities account).
- (5) The list of UCIs is available at: <https://sg29haussmann.societegenerale.fr/fr/nos-fonds/sg29h/> and <https://sg29haussmann.societegenerale.fr/fr/nos-fonds/nge/>.
- (6) An ETF (Exchange Traded Fund) or tracker is an index fund seeking to replicate the performance (upside and downside) of a given market index.
- (7) Pricing includes management fees and transaction fees (including broker and custody fees), and excludes marketplace costs (stock exchange duties, local taxes, etc.) as well as costs linked to the policy. Sogelife Dedicated Internal Funds (DIF) are subject to specific pricing.

INVESTMENT AND ARBITRAGE ADVISORY⁽¹⁾

As an active investor, you decide on your investments and how you manage your financial portfolio. Nevertheless, you would like to benefit from a permanent market watch and advice on how to seize opportunities as they arise.

Our investment and arbitrage advisory service gives you the expertise you need to make your own decisions, while maintaining control of your portfolio.

You can choose one of two solutions that best meets your needs:

- **Synoé**
- **Advised Portfolio Management**

For information on the terms of access to our advisory solutions, please contact your Private Banker.

INVESTMENT AND ARBITRAGE ADVISORY: SYNOÉ

The Synoé solution sends regular advice on your Sogécap⁽⁴⁾ life insurance policy (via SMS, e-mail, or notifications).

The advice provided is consistent with your financial position, your investment goals, as well your financial knowledge and experience.

You also have access to a team of dedicated experts.

INVESTMENT UNIVERSE

UCIs managed by the Societe Generale Group⁽²⁾

+

Open-architecture UCIs delegated to our preferred partners⁽³⁾

+

A universe of funds from external asset management companies selected for Societe Generale Private Banking

ADVISORY FEE

€0 to €1,000k: 0.50% > €1,000k: 0.40%

Example: a transaction totalling €1,300k is subject to a 0.50% fee for €1,000k, and to a 0.40% fee for €300k.

ARBITRAGE FEES

No charge

INVOICING OF FEES

Invoicing of advisory fees: see Specific Terms and Conditions.

(1) It is possible that the products and services presented in this document may be acquired only if certain eligibility criteria are met.

(2) The list of UCIs is available at: <https://sg29hausmann.societegenerale.fr/fr/nos-fonds/sg29h/>.

(3) The list of UCIs is available at: <https://sg29hausmann.societegenerale.fr/fr/nos-fonds/nge/>.

(4) Societe Generale Assurances is the commercial brand of Sogécap, a French public limited company (*Société Anonyme*) distributing life insurance and endowment policies, with share capital of €1,263,556,110. Company registered with the Nanterre Trade and Companies Register under identification number 086 380 730.

INVESTMENT AND ARBITRAGE ADVISORY: ADVISED PORTFOLIO MANAGEMENT

Under our Advised Portfolio Management solution, a dedicated portfolio manager works with you and your Private Banker to guide you through your allocations.

LIFE INSURANCE AND ENDOWMENT POLICY	CTO/FAS ⁽¹⁾	PEA
INVESTMENT UNIVERSE		
Open-architecture funds + ETFs ⁽¹⁾ + Structured products	Directly-held equities + Directly-held bonds + Open-architecture funds + ETFs + Structured products	Directly-held equities ⁽²⁾ + Open-architecture funds ⁽²⁾ + ETFs ⁽²⁾
ADVISORY FEE		
0.80% Minimum fee €8,000		
TRANSACTION FEES⁽³⁾⁽⁴⁾		
Transaction fees do not apply. Life insurance arbitrages are subject to the arbitrage fees set out in the policy. For more details, please refer to the information section of your life insurance policy.	Proportional fee (excl. tax) Market order: – Euronext shares 0.70% ⁽⁵⁾ – Euronext shares 0.80% – Euronext bonds 0.40% ⁽⁵⁾ – Non-Euronext bonds 0.50% UCI front-end load⁽⁴⁾: no charge⁽⁶⁾	Proportional fee (excl. VAT) Market order: – Euronext shares 0.70% ⁽⁵⁾ – Euronext shares 0.80% UCI front-end load⁽⁴⁾: no charge⁽⁶⁾
INVOICING OF FEES		
Invoicing of advisory fees and transaction fees: see Specific Terms and Conditions.		

(1) CTO: *Compte-Titres Ordinaire* (ordinary securities account).

FAS: *Fonds d'assurance spécialisé* (specialised insurance fund).

UCI: Undertaking for collective investment.

An ETF (Exchange Traded Fund) or tracker is an index fund seeking to replicate the performance (upside and downside) of a given market index.

(2) Eligible for PEA.

(3) Excluding intermediation and trading fees (stamp duties, local taxes, VAT paid to broker, etc.).

(4) Rate applied from the first euro. For life insurance and endowment policies, only the unit-linked assets can be covered by an arbitrage advisory agreement.

(5) Minimum fee of €8 (incl. VAT) per transaction.

(6) Excluding any fees paid to the asset management company.

RECEPTION AND TRANSMISSION OF ORDERS⁽¹⁾ FOR CTOS, PEAS OR PEA-PMES⁽²⁾

For those who prefer to manage their investments personally and to be solely responsible for investment decisions.

MARKET ORDER

TRANSACTION FEES FOR ORDERS PLACED ONLINE⁽³⁾⁽⁴⁾

Fee proportional to the order amount	€0 to €2,000	€2,001 to €8,000	€8,001 to €15,000	> €15,000
Euronext equities/bonds⁽⁵⁾	0.50%	0.45%	0.35%	0.35%
Non-Euronext equities/bonds	0.50%	0.50%	0.50%	0.50%
Minimum fee per transaction⁽⁶⁾: <i>No minimum fee for transactions in PEAs or PEA-PMES</i>				Euronext ⁽⁵⁾ : €6 US ⁽⁷⁾ : €16 Other foreign stock markets: €40

TRANSACTION FEES FOR ORDERS PLACED WITH YOUR PRIVATE BANKER⁽⁴⁾⁽⁸⁾

Fee proportional to the order amount	€0 to €50,000	€50,001 to €150,000	€150,001 to €500,000	> €500,000
Euronext equities⁽⁵⁾	1%	0.90%	0.80%	0.70%
Non-Euronext shares <i>(brokerage fees invoiced in addition)</i>	1.10%	0.95%	0.95%	0.80%
Euronext⁽⁵⁾/non-Euronext bonds	0.60%	0.50%	0.40%	0.40%
Minimum fee per transaction⁽⁶⁾: <i>No minimum fee for transactions in PEAs or PEA-PMES</i>				€40

BOURSE SERVICE

Various services designed to help you complete your stock market investments. 30% discount on Euronext (proportional fee, minimum fee) and 30% discount on custody fees.

The *Bourse* Service is free of charge for clients aged 18 to 29.

FEE:
€14.50
Per month.

(1) Excluding investment and arbitrage advisory.

(2) PEA-PME: personal equity plan serving to fund SMEs and ISEs. As of 1 November 2023, the limit on payments into a PEA is €150,000, and €225,000 for an SME-oriented PEA, bearing in mind that all payments made to both plans from the time they are opened may not exceed €225,000.

(3) From your online account or SG App.

(4) Excluding trading fees (stamp duties, local taxes, VAT paid to broker, etc.).

(5) Securities tradable in euros on Euronext Paris-Amsterdam-Brussels.

(6) In some instances, fees are capped at half the gross amount of the trade: small buy orders of warrants and rights, and small sell orders on the Euronext stock market.

(7) NYSE and Nasdaq.

(8) Excluding UCIs and managed accounts.

TRANSACTIONS ON UCIS⁽¹⁾

TRANSACTION FEES ON UCIS⁽¹⁾ SOCIETE GENERALE PRIVATE BANKING SELECTION

	<i>Front-end load</i>
Equities	2%
Bonds	1%
Alternatives	1%
Money market funds	0%

Transaction fees on orders placed online⁽²⁾ and with your Private Banker.

TRANSACTION FEES ON FUNDS IN THE NOUVELLE GÉNÉRATION D'ÉPARGNE RANGE

Orders placed online⁽²⁾	<i>Free</i>
Orders placed with your Private Banker	0.50%

The list of funds in the Nouvelle Génération d'Épargne range is available online at:
<https://particuliers.sg.fr/epargner-placer-son-argent/nos-offres/epargne-responsable/>

TRANSACTION FEES ON OTHER UCIS⁽¹⁾

Variable, depending on the information provided in the Key Investor Information Document and/or the Fund Prospectus.

(1) UCIs: Undertaking for collective investment.

(2) From your online account or SG App.

CUSTODY FEES

Custody fees are invoiced once a year, at the beginning of the year for the year in progress, based on the market valuation of the instruments as of 31 December of the previous year.

Each account is charged for the fees charged by the bank for the quality and security of custody operations, and in particular for holding a portfolio of transferable securities.

Fees are charged on a sliding scale by bracket

Up to €50,000	0.30%
€50,001 to €150,000	0.20%
Starting at €150,001	0.10%
Minimum UCI fee (no minimum fee for transactions in PEAs or PEA-PMEs)	€25

Exempt from custody fees:

- clients aged 18 to 29,
- securities managed as part of the 29 Haussmann Signature ISR, 29 Haussmann Avenir and 29 Haussmann Avenir Sélection services,
- Moorea Fund securities managed by Societe Generale Private Wealth Management,
- UCIs managed by SG 29 Haussmann,
- Societe Generale equities and bonds, UCIs managed by Societe Generale's asset management partners⁽¹⁾, securities issued by companies privatised⁽²⁾ for 18 months, securities held by Societe Generale investment clubs.

LIFE INSURANCE

LIFE INSURANCE AND ENDOWMENT POLICIES

For more details on payment fees, management fees, arbitration fees, or any other fees on life insurance and endowment policies, please contact your Private Banker.

(1) UCIs managed by Societe Generale Gestion and certain UCIs managed by Amundi, SG 29 Haussmann, Primonial.

(2) For securities acquired as part of a capital increase.

SUCCESSION PLANNING

Our team advises your heirs while considering their best interests.

Fee

Fee calculated on the basis of assets held on the bank's books at the date of the deceased's passing⁽¹⁾, and invoiced on the closing of the associated estate planning accounts: 0.42% non-taxable.

Limit

€6,250

FINANCING AND GUARANTEES

RESEARCH AND ARRANGEMENT FEE

- **Real estate loan**
0.30% of loan amount,
with a minimum fee of €1,000.
- **Special account overdraft /
Advance on wealth management account**
0.30% of loan amount,
with a minimum fee of € 500.
- **Medium/long-term structured loan**
Depending on complexity, 0.30% of financed
amount, with a minimum fee of €1,000
(€2,000 for loans to corporates).
- **Change in credit terms**
Special processing fee, giving rise to a rider
or an amended loan agreement: ranging
from 0.20% to 1% of the loan amount,
depending on complexity, with a minimum
fee of €500⁽²⁾.
- **Security and first-demand guarantee**
From 0.30% to 1% of the guarantee amount,
with a minimum fee of €500.
- **Tax representation surety bond for real
estate transaction**
1% per year, charged once upon issuance of
the guarantee and covering the entire term
of the guarantee.
- **Pledge for third party**
Pledge certificate: €750.
- **Other transactions**
Contact us.

**Applicable rates: please contact your
Private Banker.**

-
- (1) For the purposes of calculating the fee, assets held include all the balances in the deceased's individual accounts as well as their share in any jointly-held accounts. Excluded from the assets held used for calculating the fee are life insurance policies in the deceased's name.
- (2) In the case of a substitution of borrower insurance for a real estate loan, governed by articles L313-1 et seq. of the French Consumer Code, no fee is charged for the provision of an amended loan offer (if the substitution is made before the offer provided has been accepted) or for the provision of a rider.

IMPORTANT INFORMATION AND COMPLAINTS MANAGEMENT

The content of this document is not intended to provide an investment service, nor does it constitute investment advice or a personalised recommendation on a financial product, advice nor a personal recommendation in insurance, solicitation of any kind, or legal, accounting or tax advice on the part of Societe Generale Private Banking France.

Any information on past performance, even repeated performance, does not under any circumstances guarantee future performance. Societe Generale Private Banking France undertakes neither to update nor amend this publication, which may become obsolete subsequent to remittance.

Before acquiring any investment service, financial product or insurance product, potential investors must read all the information contained in the detailed documentation on the service or product under consideration (prospectus, rules, “Key Investor Information Document”, Term Sheet, contractual terms of the investment service, etc.), paying particular attention to information regarding the associated risks; and consult with their legal and tax advisors to assess the legal and tax implications of the product or service under consideration. It should be noted that acquisition of an investment service, financial product or insurance product may have tax-related consequences and Societe Generale Private Banking France does not provide tax advice. Investors may also obtain more detailed information from their Private Banker who can also help determine their eligibility for the product or service under consideration which may be subject to conditions, and whether such product or service meets their needs.

Accordingly, Societe Generale Private Banking shall under no circumstances be held liable for any decision made by an investor on the basis of this information alone.

Forecasts regarding future performances are based on assumptions that may not materialise. The scenarios presented are estimates of future performance, based on historical data on how the value of an investment varies and/or on current market conditions, and are not precise indications. Investor returns will vary in response to market performances and the length of time the investment is held by the investor.

Future performances may be liable for tax, which depends on each investor’s personal situation and is subject to change in the future.

For a more comprehensive definition and description, please refer to the prospectus of the product or, where applicable, the other regulatory documentation before making any investment decision.

Where this document is consulted by persons who are not French residents for tax purposes, they will be responsible for consulting with their legal and tax advisors to determine whether or not they comply with the legal and regulatory provisions of the jurisdiction in question. Under no circumstances may this publication be distributed in the United States, to a US tax resident, or to any persons to whom or in any jurisdictions where such distribution is restricted or illegal.

This document may not be reproduced in part or in whole, without the prior written approval of Societe Generale Private Banking France.

Societe Generale Group maintains an operational administrative organisation taking all necessary measures to identify, verify and manage conflicts of interest. To that end, Societe Generale Private Banking France have established a conflicts of interest management policy aimed at managing and preventing conflicts of interest. For more details, clients of Societe Generale Private Banking may refer to the conflicts of interest management policy available on request from their Private Banker.

Societe Generale Private Banking France places a premium on the protection of your personal data and process the information it receives in accordance with applicable regulations in force.

If you are already a client of Societe Generale Private Banking France, you may refer to the personal data protection policy available on the institutional website of Societe Generale Private Banking at: <https://www.privatebanking.societegenerale.com/en/data-policy/>.

If you are not a client of Societe Generale Private Banking France, your personal data may be processed for direct marketing purposes, for commercial communications and events.

Your personal data may be stored for a period of 5 (five) years from the date of collection or the date of your most recent contact with Societe Generale Private Banking France.

At all times, you enjoy a right of access, rectification, limitation on processing and erasure of your data. You may also refuse at any time to allow your data to be used for direct marketing purposes. To exercise these rights, please contact our Data Protection Officer:

- by e-mail: protectiondesdonnees@societegenerale.fr
- under “Contact us” on the institutional website of Societe Generale Private Banking.

In the event of a dispute, you may file a complaint with the CNIL (French Data Protection Authority).

If you do not wish to be contacted by e-mail, please visit our General Data Protection Regulation web page.

COMPLAINTS

Societe Generale Private Banking France strives to provide you a service of the utmost quality. However, difficulties may sometimes arise in the operation of your account or the use of the services available to you. Your Private Banker is your first port of call for receiving and handling your complaint.

In the event of disagreement with your Private Banker, or should you fail to receive a response, you can e-mail your complaint to Societe Generale Private Banking France Management at: FR-SGPB-Relations-Clients@socgen.com or forward your complaint by post at the following address:

Société Générale Private Banking France
29 boulevard Haussmann
CS 614 - 75421 Paris Cedex 9

Societe Generale Private Banking France undertakes to acknowledge receipt of your complaint within 10 (ten) working days from the date it is sent, and to respond within 2 (two) months of the same date. If we are unable to meet this waiting period of 2 (two) months, you will be informed by letter.

If you disagree with the bank or do not receive a reply within 2 (two) months of sending your first written complaint, or within 15 (fifteen) working days for a complaint regarding a payment service, you may refer the matter free of charge, depending on the nature of your complaint, to:

The Consumer Ombudsman at the French Banking Federation (*Médiateur de la consommation auprès de la Fédération Bancaire Française — FBF*)

The Consumer Ombudsman at the FBF is authorised to handle disputes over services provided and contracts concluded in relation to banking transactions (e.g. deposit account management, credit transactions, payment services), investment services, financial instruments and savings products, as well as marketing of insurance policies.

The FBF Ombudsman will reply to you directly within 90 (ninety) days from the date on which all the documents on which the request is based are received. Should the dispute prove more complex, this waiting period may be extended.

The FBF Ombudsman will formulate a considered position and submit it to both parties for approval.

You can contact the FBF Ombudsman online via the Ombudsman's website (in French): www.lemediateur.fbf.fr or by post at the following address:

Le Médiateur FBF - CS 151 - 75 422 Paris cedex 09

The AMF Ombudsman

The AMF Ombudsman (*Autorité des Marchés Financiers* — French Financial Markets Authority) is also a competent authority for handling disputes related to investments services, financial instruments, and financial savings products.

For disputes of this nature, you as a consumer have a choice between the Consumer Ombudsman at the FBF and the AMF Ombudsman. Once you have chosen one of these two ombudsmen, you may no longer bring the same dispute before the other ombudsman.

You can contact the AMF Ombudsman online via the AMF website: <https://www.amf-france.org/en/amf-ombudsman> or by post at the following address:

Le Médiateur de l'Autorité des Marchés Financiers
17 place de la Bourse - 75082 Paris Cedex 2

Insurance Ombudsman

The Insurance Ombudsman is the competent authority for disputes relating to the application or interpretation of insurance policies. You can refer your complaint to the Insurance Ombudsman using the contact details provided in your insurance policy.

Online Dispute Resolution

All disputes relating to a sales contract or an online service may be submitted via the Online Dispute Resolution platform of the European Commission: <https://webgate.ec.europa.eu/odr>

FIND ALL OUR REGIONAL OFFICES ON OUR WEBSITE www.privatebanking.societegenerale.com

This document is issued by Societe Generale, a French bank authorised and supervised by the *Autorité de Contrôle Prudentiel et de Résolution* (French Prudential Supervisory and Resolution Authority), located at 4 Place de Budapest, 75436 Paris Cedex 09, under the prudential supervision of the European Central Bank (ECB) and registered with ORIAS as an insurance broker under number 07 022 493, orias.fr.

Societe Generale is a French public limited company (Société Anonyme) with share capital of €1,003,724,927.50 at 17 November 2023, having its registered office at 29 boulevard Haussmann, 75009 Paris, and registered with the Paris Trade and Companies Register under unique identification number 552 120 222.

More details are available on request or online at www.privatebanking.societegenerale.com/.

To ensure minimal impact on the environment, our printed documentation is eco-designed by French SMEs and printed using vegetable-based ink on paper sourced from sustainably-managed forests.

SOCIETE GENERALE PRIVATE BANKING FRANCE

29 BOULEVARD HAUSSMANN - 75009 PARIS - FRANCE

TEL.: +33 (0)1 53 43 87 00

www.privatebanking.societegenerale.com

SOCIETE GENERALE

A FRENCH CORPORATION (SOCIÉTÉ ANONYME) WITH SHARE CAPITAL OF
EUR 1,003,724,927.50 AT 17 NOVEMBER 2023 - REGISTERED WITH THE PARIS
TRADE AND COMPANIES REGISTER UNDER UNIQUE IDENTIFICATION 552 120 222

REGISTERED OFFICE: 29 BOULEVARD HAUSSMANN 75009 PARIS

