Conditions and fees applied to products and services reserved for Société Générale Private Banking clients
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* Excluding investment advice.
The following pages set out the main fees and conditions applicable to the specific products and services reserved for Société Générale Private Banking France clients.

The products and services presented in this document may only be accessed if certain eligibility criteria are met. The amounts given are the maximum fees.


Please contact your Private Banker if you require any additional information.
OUR WEALTH MANAGEMENT SERVICE OPENS THE DOOR TO A DEDICATED OFFERING

- Benefit from the support of a Private Banker, using the best asset management approach to suit your needs

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.

With that goal in mind, your Private Banker uses an exclusive diagnostic method to assess your situation, give you advice, and track your investment choices.

Your Private Banker also calls on the right experts to see your projects through, be they within the Société Générale Group or with its partners: portfolio managers, investment advisors, wealth and financial management engineers.

The Wealth Management Service is subject to a flat annual fee of €1,000.
WITH THE WEALTH MANAGEMENT SERVICE\(^{(1)}\),
YOU HAVE ACCESS TO:

– exclusive support from your Private Banker and their assistant, who remain at your disposal to meet all your requirements,

– a dedicated asset management company and an open-architecture fund selection platform (traditional and alternative investment funds, private equity, SRI-certified\(^{(2)}\) funds, etc.),

– our bespoke offering in real estate, structured products and private equity,

– our credit solutions tailored to your needs (acquisition of property, cash advance),

– our expertise in art banking, wine banking and philanthropy,

– our selection of products and services from Group Société Générale and its partners,

– regular updates on economic, legal and tax matters, and on our latest offers so that you have the knowledge you need to make the right decisions for the challenges ahead,

– personalised events: invitations to conferences, special programmes on a chosen topic for you or your loved ones, and other events dedicated to you, our client.

\(^{(1)}\) 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.
BEING A PRIVATE BANKING CLIENT HAS OTHER BENEFITS:

■ The best of Société Générale’s digital expertise
Thanks to Société Générale’s recognised digital expertise, you can enjoy a wide array of technological innovations on our online digital platforms.

■ Quarterly financial wealth management statement
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 EU,
- replacement or renewal of your debit card,
- account administration fees,
- cheque or debit block fees,
- assignment of a new pin code,
- various postage fees,
- etc.
Contact your Private Banker for a full list of waived fees.

“MON PATRIMOINE”: A DIGITAL WEALTH MANAGEMENT SOLUTION
Mon Patrimoine, which you can access at any time from your online account or the SG app, gives you an overview of your assets and liabilities on the books of Société Générale and other banks.

It also gives you access to a library of legal and tax documents (“Wealth management information”), organised by topic (e.g. estate planning, family protection, etc.).

Your online account is fully secure and completely confidential.

DIALOGUE & ASSET ALLOCATION TOOL
“Dialogue & Allocation d’Actifs”, or D&AA(1), is a tool that you can use to manage your asset allocation by simulating the probable 5-year performance (upside and downside) of your financial assets.
D&AA can be accessed from Mon Patrimoine.

(1) The D&AA methodology was established based on assumptions developed by Société Générale. The numbers provided are in respect of previous years. Past performance is not a reliable indicator of future performance.
WEALTH MANAGEMENT STRATEGY

- Analysis and diagnostics,
- Assessment of the main tax impacts (income tax, real estate wealth tax, inheritance tax, etc.),
- Prioritisation of your wealth management objectives,
- Assistance in restructuring and organising real estate or financial assets,
- Wealth management advisory services dedicated to business owners selling or transferring their company.

Starting at €6,000 per strategy, depending on complexity.
## FINANCIAL ASSET MANAGEMENT

### SG 29 HAUSSMANN PORTFOLIO MANAGEMENT MANDATE\(^{(1)}\) \(^{(2)}\)

For information on the terms of access to our asset management firm, SG 29 Haussmann, strictly reserved for Société Générale Private Banking clients, please contact your Private Banker.

<table>
<thead>
<tr>
<th>Investment universe</th>
<th>PEA(^{(3)})</th>
<th>29 HAUSSMANN SIGNATURE</th>
<th>29 HAUSSMANN AVENIR</th>
<th>29 HAUSSMANN AVENIR SELECTION</th>
<th>BESPOKE PORTFOLIO MANAGEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shares and OPCs(^{(4)}) eligible for PEAs</td>
<td>Mutual funds managed within the Société Générale Group</td>
<td>The 29 Haussmann Signature universe + Funds universe selected by Lyxor Fund Solutions(^{(5)}) (open architecture)</td>
<td>The 29 Haussmann Avenir universe + Direct European shares (complete universe)</td>
<td>The 29 Haussmann Avenir Sélection universe + Direct European shares and bonds (complete universe) Structured products Hedging solutions</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Management fees</th>
<th>1.50% incl. tax</th>
<th>0.60% incl. tax</th>
<th>0.85% incl. tax</th>
<th>1.50% incl. tax</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Transaction fees</th>
<th>Free Excluding trading fees (stamp duties, local taxes, etc.)</th>
<th>Free</th>
<th>Free</th>
<th>Contact us</th>
</tr>
</thead>
</table>

| Invoicing of fees | The funds invested under a Portfolio Management Mandate\(^{(6)}\) are subject to an annual management fee invoiced in advance at the start of each year, applied to average assets recorded at the end of each quarter of the year preceding payment. Portfolio management mandates subscribed during the course of the year are subject to a management fee for the year in progress, pro-rated for the assets recorded at the end of the month in which the mandate begins. |

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

\(^{(2)}\) SG 29 Haussmann, a portfolio management company authorised by the AMF (French securities regulator), is a subsidiary of Société Générale Group and predominantly provides asset management services to Société Générale Private Banking clients.

\(^{(3)}\) PEA: personal equity account.

\(^{(4)}\) OPC: mutual fund.

\(^{(5)}\) Lyxor Fund Solutions: Société Générale Group’s centre of expertise, used by Société Générale Private Banking, focuses exclusively on fund analysis and selection.

\(^{(6)}\) For life insurance policies, only the unit-linked assets can be covered by an allocation transfer mandate. Unit-linked assets are not guaranteed and are subject to upside and downside fluctuations.
INVESTMENT ADVISORY AND ALLOCATION TRANSFER

As an active investor, you decide on your investments and how to manage financial portfolio.

Even so, you would still like to benefit from a permanent market watch and from advice in order to seize opportunities when they arise.

Our investment advisory and allocation transfer service gives you the expertise you need to make your decisions, while staying in control of your portfolio.

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

■ Synoé
■ Synoé Premium
■ Advised portfolio management

For information on the terms of access to these investment advisory and allocation transfer solutions, please contact your Private Banker.

(1) It is possible that the products and services presented in this document may be acquired only if certain eligibility criteria are met.
## INVESTMENT ADVISORY AND ALLOCATION TRANSFER: SYNOÉ

<table>
<thead>
<tr>
<th></th>
<th>Synergie</th>
<th>Synergie Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Investment universe</strong></td>
<td>Investment universe from our asset management company SG 29 Haussmann + investment universe of the new generation savings solution (asset management companies selected in open architecture)</td>
<td>Synergie investment universe + universe of funds selected by Lyxor Fund Solutions in open architecture</td>
</tr>
<tr>
<td><strong>Advisory fee</strong></td>
<td>Free</td>
<td>From €0 to €1,000 0.50% incl. tax Upwards of €1,000 0.40% incl. tax</td>
</tr>
<tr>
<td><strong>Allocation transfer fee</strong></td>
<td>Free</td>
<td></td>
</tr>
<tr>
<td><strong>Invoicing of fees</strong></td>
<td>n/a</td>
<td>In exchange for its advisory services, Société Générale receives a quarterly fee charged to the bank account selected upon subscription. This fee is based on a sliding scale by bracket and applies to AuM in unit-linked vehicles under the Synergie Premium package at the end of each quarter. The fee is deducted at the start of the following quarter for the previous quarter.</td>
</tr>
</tbody>
</table>

By signing up for this service, you can regularly receive advice in digital format (by text message, e-mail or notification) on your Sogécap life insurance contract\(^1\), tailored in response to your investor profile evaluation questionnaire. The Premium version of the service gives access to a team of dedicated experts.

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\(^1\) The life insurance contracts subject to advisory fees are the Société Générale Gestion Privée Vie, Séquoia, Ebène Private Banking and Tercap contracts taken out with Sogécap. Société Générale Assurances is the commercial brand of Sogécap, a public limited company (SA) distributing life insurance and endowment policies, with share capital of €1,168,305,450.
# INVESTMENT ADVISORY AND ALLOCATION TRANSFER: ADVISED PORTFOLIO MANAGEMENT

<table>
<thead>
<tr>
<th>Investment universe</th>
<th>Sogécap life insurance</th>
<th>CTO/FAS&lt;sup&gt;(2)&lt;/sup&gt;</th>
<th>PEA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Synoé Premium universe + Structured products</td>
<td>Synoé Premium universe + Structured products + Shares (direct securities) + Bonds (direct securities)</td>
<td>Shares and funds eligible for PEAs (personal equity funds)</td>
</tr>
</tbody>
</table>

| Advisory fee | 0.80% with tax Minimum fee: €8,000 with tax |

<table>
<thead>
<tr>
<th>Transaction fees&lt;sup&gt;(3) (4)&lt;/sup&gt;</th>
<th>Transaction fees do not apply. Life insurance allocation transfers are subject to contract transfer fees.</th>
<th>Proportional fee Market order:  - Euronext shares 0.70%  - Non-Euronext shares (brokerage fees invoiced in addition) 0.80%  - Euronext bonds 0.40%  - Non-Euronext bonds 0.50%</th>
<th>Proportional fee Market order:  - Euronext shares 0.70%  - Non-Euronext shares (brokerage fees invoiced in addition) 0.80%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>OPC front-end load – Lyxor Fund Solutions: waived</td>
<td>Other funds: Variable, depending on information provided in the Key Investor Information Document and/or the Fund Prospectus.</td>
<td>Other funds: Variable, depending on information provided in the Key Investor Information Document and/or the Fund Prospectus.</td>
</tr>
</tbody>
</table>

| Invoicing of advisory fee | In exchange for providing the investment and transfer advisory service, Société Générale will charge an annual management fee at the start of each year. This fee is applied to the average assets recorded at the end of each quarter (excl. Euro funds) in the year preceding payment. |

<sup>(2)</sup> CTO: ordinary savings account. FAS: specialised insurance fund.  
<sup>(3)</sup> Excluding trading fees (stamp duties, local taxes, VAT paid to broker, etc.).  
<sup>(4)</sup> Rate applied from the first euro. For life insurance and endowment policies, only the unit-linked assets can be covered by an allocation transfer advisory agreement.
## RECEPTION AND TRANSMISSION OF ORDERS
### FOR CTOS, PEAS OR PEA-PMES

You prefer to manage your investments personally and to be solely responsible for your investment decisions. That way, you stay in full control over your portfolio. On your personal online account, you can receive advice tailored to your investor profile evaluation questionnaire on your Sogécap life insurance policy, under certain conditions.

### TRANSACTION FEES FOR ORDERS PLACED ONLINE

(www.particuliers.societegenerale.fr)

<table>
<thead>
<tr>
<th>Market orders</th>
<th>€0 to €2,000 euros</th>
<th>€2,001 to €5,000</th>
<th>€5,001 to €15,000</th>
<th>&gt; €15,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Euronext shares</td>
<td>0.54%</td>
<td>0.54%</td>
<td>0.44%</td>
<td>0.34%</td>
</tr>
<tr>
<td>Non-Euronext shares</td>
<td>0.54%</td>
<td>0.54%</td>
<td>0.44%</td>
<td>0.34%</td>
</tr>
<tr>
<td>Euronext bonds</td>
<td>0.36%</td>
<td>0.36%</td>
<td>0.36%</td>
<td>0.36%</td>
</tr>
<tr>
<td>Non-Euronext bonds</td>
<td>0.36%</td>
<td>0.36%</td>
<td>0.36%</td>
<td>0.36%</td>
</tr>
</tbody>
</table>

**Minimum fee per transaction**

- Euronext shares/bonds: €8
- Non-Euronext shares/bonds: €6

**Minimum fee per transaction (USA: €16, Outside USA: €40)**

*(No minimum fee for transactions in PEA or PEA-PMEs)*

### TRANSACTION FEES FOR ORDERS PLACED WITH YOUR PRIVATE BANKER

<table>
<thead>
<tr>
<th>Market orders</th>
<th>€1 to €50,000</th>
<th>€50,001 to €150,000</th>
<th>€150,001 to €500,000</th>
<th>&gt; €500,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Euronext shares</td>
<td>1%</td>
<td>0.90%</td>
<td>0.80%</td>
<td>0.70%</td>
</tr>
<tr>
<td>Non-Euronext shares (brokerage fees invoiced in addition)</td>
<td>1.10%</td>
<td>0.95%</td>
<td>0.95%</td>
<td>0.80%</td>
</tr>
<tr>
<td>Euronext/ non-Euronext bonds</td>
<td>0.60%</td>
<td>0.50%</td>
<td>0.40%</td>
<td>0.40%</td>
</tr>
</tbody>
</table>

**Minimum fee per transaction**

*(no minimum fee for transactions in personal equity plans or SME-oriented personal equity)*

**Over-the-counter options**

5-10% of option premium

**OPC Lyxor Fund Solutions**

- Shares: 2%
- Bonds: 1%
- Money market: 0%

**Other funds**

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

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*(1) Excluding investment advisory and allocation transfer. (2) PEA-PME: personal equity plan serving to fund SMEs and ISEs. (3) Excluding trading fees (stamp duties, local taxes, VAT paid to broker, etc.)*
CUSTODY FEES

Custody fees are invoiced once a year, at the start of the year for the year in progress, based on the mark-to-market of the securities taken at 31 December of the previous year. Each account is debited for the fees charged by the bank for the quality and security of custody operations, and in particular for holding a portfolio of marketable securities.

| Fees are charged on a sliding scale by bracket |  |
| Up to €50,000 | 0.30% |
| From €50,001 to €150,000 | 0.20% |
| From €150,001 | 0.10% |
| Minimum fee | €25 |

*(no minimum fee for transactions in PEAs or PEA-PMEs)*

Exempt from custody fees:

- securities managed for the 29 Haussmann Signature, 29 Haussmann Avenir and 29 Haussmann Avenir Sélection services,
- funds\(^{(1)}\) managed by SG 29 Haussmann,
- Société Générale stocks and bonds, funds managed by Société Générale Gestion\(^{(2)}\), securities issued by companies privatised for 18 months, securities held by Société Générale investment clubs.

ESTATE PLANNING

Our team advises your heirs with the aim of protecting their interests.

**Fee**

Fee calculated on the basis of assets held on the bank’s books at the date of death, and invoiced on the closing of the associated estate planning accounts: 0.42% non-taxable.

| Maximum | €6,250 |

\(^{(1)}\) FCP: investment fund.

\(^{(2)}\) and some funds managed by Amundi and Lyxor.
FUNDING AND COMMITMENTS

- **Research and arrangement fee**
  - **Personal property loan**
    0.30% of amount financed, minimum fee of €1,000 charged.
  - **Special account overdraft/cash advance**
    0.30% of loan amount, minimum fee of €500 charged.
  - **Medium/long-term structured loan**
    0.30% of amount financed, minimum fee of €1,000 charged (€2,000 for loans to corporate clients), depending on complexity.
  - **Amendment to terms of loan**
    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, minimum fee of €300 charged.
  - **Security and first-demand guarantee**
    From 0.30% to 1% of the guarantee amount, payable quarterly in advance, minimum fee of €500 charged.

- **Tax representation security for real estate transactions**
  1% per year charged once on provision of security, for any term.
- **Pledge for third party**
  Pledge certificate: €750.
- **Other transactions**
  Contact us.

Applicable rates: please contact your Private Banker for more information.
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Before acquiring any investment service, financial product or insurance product, potential investors (i) must read all the information contained in the detailed documentation on the service or product under consideration (prospectus, regulations, “Key Investor Information Document”, Term Sheet, contractual terms of the investment service, etc.), paying particular attention to that concerning the associated risks; and (ii) consult with their legal and tax experts to assess the legal and fiscal implications of the product or service under consideration. It should be noted that acquisition of an investment service, financial product or insurance produce may have tax-related consequences and Société Générale Private Banking does not provide tax advice. Investors may obtain more detailed information from their Private Banker who can also assist in determining eligibility to the product or service under consideration which may be subject to conditions, and whether such product or service meets their needs. Accordingly, Société Générale Private Banking shall under no circumstances be held liable for any decision made by an investor on the basis of this information alone.

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The administrative structure of the Société Générale Group includes all safeguards needed to identify, control and manage conflicts of interest. To this end, Société Générale Private Banking has implemented a conflict of interest management policy to prevent such conflicts of interest. For more details, clients of Société Générale Private Banking France may refer to the conflicts of interest management policy, available on request from their private banker.

Société Générale Private Banking France has also established a client complaint resolution policy, available on request from the client’s private banker or the institutional website of Société Générale Private Banking France.

This document is issued by Société Générale, a French bank authorised and supervised by the Autorité de Contrôle Prudentiel et de Résolution (French Prudential Control and Resolution Authority), located at 4 Place de Budapest, 75436 Paris Cedex 09, France, under the prudential supervision of the European Central Bank (ECB) and registered as an insurance broker with ORIAS under number 07 022 493, orias.fr. Société Générale is a French Société Anonyme with capital of €1,066,714,367.50 at 1 August 2019 with its registered office at 29 boulevard Haussmann, 75009 Paris, France, and registered with the Paris Trade and Companies Register (Paris R.C.S) under the unique identification number 552 120 222. Further details are available on request or can be found at www.privatebanking.societegenerale.com/. Société Générale Private Banking takes the protection of your data seriously and processes the information entrusted to it in compliance with current regulations.

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

If you are not a client of Société Générale 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 years from the date of collection or the date of your most recent contact with Société Générale Private Banking France.

At any time you have the right to access, rectify and erase your data, or to restrict its processing. At any time and without cost you may also refuse to allow your personal data to be used for commercial purposes. You may exercise these rights by sending an email to our Data Protection Officer: protectiondesdonnees@societegenerale.fr under “Contact us” on the institutional website of Société Générale Private Banking.

In the event of a dispute, you may submit a complaint to the National Commission for Data Protection and Liberties (CNIL-France), the regulatory body whose mission is to ensure compliance with personal data obligations.