# SEE YOU SOON

#### **IN YOUR BRANCH**

GIF PLATEAU DE SACLAY 4 mail Pierre Potier 91190 Gif Sur Yvette 01 64 86 26 80

ONLINE

On our website : Particuliers.societegenerale.fr

#### **ON YOUR MOBILE PHONE**

With the app Société Générale



#### YOUR ADVISOR

Jean-Marie MESLAIT

Phone : 01 69 18 92 14 jean-marie.a.meslait@socgen.com massypalaiseau.ecoles@socgen.com

#### To open your account, you will need :

• Your ID (Valid Identity Card or Valid Passport)

Your proof of adress
(school rentral contract for example))

Your student card or your school certificate

(1) Offer cannot be combined with any other offer and valid until 30/06/2023 for the opening of an account in Société Générale branch located in Gif sur Yvette Plateau de Saclay (with the acceptance from the Bank) with the concurrent subscription of Sobrio. After the discount period, fares will depend on the age and on the type of card subscribed, information written in the brochure "Conditions tarifaires appliquées aux opérations Bancaires - Particuliers" available in our branches and on particuliers.societegenerale.fr (2) Sobrio is a bundle of banking and nonbanking services, accessible from 15 years old. (3) With the acceptance from the Bank. (4) My daily insurance is an optional accidental group insurance contract underwritten by Société Générale with Sogessur. Company regulated by the Insurance Code. This contract is presented by Société Générale, whose head office is located at 29, boulevard Haussmann 75009 Paris, as Intermediary in insurance. ORIAS registration number 07 022 493 (orias.fr). This offer is valid in metropolitan France and subject to eligibility conditions. Guaranteed events, conditions, limitations and exclusions of warranty are included in the contract. (5) Access to several features requires you to sign-up the contract "Banque à Distance" (free service, not including connection costs billed by your internet service provider). (6) For any new subscription to a student home insurance policy until 30/06/2023. Offer valid only once in the first year. Refund on the withdrawal account declared at the time of subscription. Prevailing conditions at 01/03/2021. (7) Home insurance contracts of Sogessur, assistance from Fragonard Assurances (services provided by Mondial Assistance France) and criminal defense and recourse following an accident by Aviva Assurances. Companies governed by the insurance code. Contracts presented by Société Générale, whose registered office is located at 29, boulevard Haussmann (Paris IX®), as an insurance intermediary, under the number ORIAS 07 022 493 (orias.fr). This offer is valid in metropolitan France, subject to eligibility conditions and reserved for 18-25-years-old. (8) Guaranteed events, conditions, limitations and exclusions of warranty are included in the contract. (9) Offer cannot be combined and reserved for students between 18 and 24 years old until 30/06/2023 for the first effective opening of a Livret Jeune or a Livret A with acceptance by the Bank and with the concurrent subscription of a Déclic Régulier. Minimum deposit to open a Livret 10€. The 20 € are offered one month after the opening and will be done on the account which is related to the Déclic Régulier. Conditions prevailing at 01/03/2022. (10) Only one Livret Jeune (reserved for people from 18 to 24 years old) and one Livret A per person includes all banks. (11) Subject to maintaining at least a positive credit balance on Livret A and at least 10€ on Livret Jeune to avoid the closing. 10€ minimum per operation. (12) Déclic Régulier is a free regular transfer service available for holders of a bank account opened at Société Générale. The running of the bank account gives rise to maintenance fees withdrawn each trimester, according to the prevailing rates. (13) Offer cannot be combined with any other offer from Société Générale, so 30€ offered corresponding to the regular dossier fees when there is no promotional offer. Dossier fees are offered until 30/06/2022. (14) Subject to acceptance of the file by the lender Sogefinancement SAS - 394 352 272 RCS Nanterre. Legal delay of retractation: 14 days from your acceptance of the credit. Reserved for major students. Security of a third person required. (15) The cost of insurance changes according to the age and personal circumstances of the borrower. Group insurance contract - Death, Total and Irreversible Loss of Autonomy, Permanent Disability, Total Temporary Incapacity of Work - subscribed by Sogefinancement with Sogecap (company governed by the Insurance Code) and presented by Société Générale, whose head office is located at 29 boulevard Haussmann (Paris IXe), as Intermediary in insurance, registration ORIAS n ° 07 022 493 (orias.fr). (16) Under the conditions and limits set out in the credit agreement. Fare: 16 € at 01/12/2021. (17) Option refunded each trimester the first year of subscription, then billed € 2 per month for the student level. (18) This is an option at extra cost without engagement reserved for Sobrio or Jazz holders from the age of 16 years old.) Sobrio is a bundle of banking and non-banking services, accessible from 15 years old. Fares will depend on the age and on the type of card subscribed, information written in the brochure "Conditions tarifaires appliquées aux opérations Bancaires - Particuliers" available in our branches and on particuliers.societegenerale.fr (19) Exemption on the Société Générale's commissions on a certain number of payments by card and withdrawals in ATM outside the Euro Zone and according to the chosen level. Except exchange commissions in the case of a currency change and potential commissions withdrawn by the corresponding Bank. Check the Euro zone countries in the fare brochure and detailed information on particuliers.societegenerale.fr or consult your branch. (20) Every civil month begun is due in total.

You have the right to object with no fee to the use of your personal data for possible direct marketing purposes. This right may be exercised through your branch or by email to protectiondesdonnees@societegenerale.fr



Société Générale, SA with a capital of 1 066 714 367,50 € - RCS PARIS, Head Office 29, bd Haussmann, 75 009 PARIS, represented by Laurent GUESNON, Regional Director of the DEC of MASSY-PALAISEAU. THIS DOCUMENT HAS NO CONTRACTUAL VALUE - DO NOT THROW ON THE STREET. 05/2022

PRIVILEGE OFFER

20€ OFFERED FOR THE OPENING OF MY ACCOUNT

100€ DISCOUNT ON MY WEI

**1€ PER YEAR** MY BANKING SERVICES DURING ALL MY STUDIES

1€ MY STUDENT HOME INSURANCE FOR THE FIRST YEAR

# <image><section-header>

FOR YOUR PROJECTS

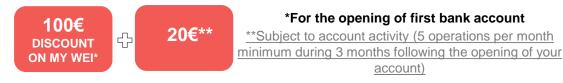
Offer cannot be combined with any other Société Générale offer, reserved for students of ENS. Offer valid until 30/06/2023 in all branches participating in the operation, after presenting a student card and acceptance by the Bank. Presence of legal representative (s) compulsory for minors. Conditions prevailing at 01/03/2022.

#### **1€ PER YEAR** MY BANKING SERVICES DURING ALL MY STUDIES<sup>(1)</sup>

# ONE CARD, ONE INSURANCE WITH SOBRIO<sup>(2)</sup>

- One card Visa Premier<sup>(3)</sup>,
- Exemption from account maintenance fees,
- A daily insurance<sup>(4)</sup> which covers you in case of the unexpected (ex. : in case of a fraudulent use of your card)

## And manage your account for free online with l'Appli<sup>(5)</sup>





# **1€** MY HOUSE INSURANCE FOR THE FIRST YEAR<sup>(6)</sup>

## STUDENT HOME INSURANCE<sup>(7)</sup>

## Subscribe without any supporting documents !

- Essential guarantees<sup>(8)</sup> like civil liability, theft and glass breakage,
- A special fare for students,
- 24/7 assistance in case of accident or disaster and for daily problems,
- Low insurance deductible.

# 20€ OFFERED<sup>(9)</sup>

## LIVRET A<sup>(10)</sup> LIVRET JEUNE<sup>(10)</sup>

- Savings without any tax, available at any time<sup>(11)</sup>
- A risk-free investment.

With Déclic Régulier<sup>(12)</sup>, program automatic transfer from 15€ per month to your Livret A or your Livret Jeune. It's a free service!



# NO DOSSIER FEES<sup>(13)</sup>

## PROGRESSIVE STUDENT LOAN<sup>(14)</sup>

From 1 000€ to 120 000€, offer until 30/06/2023



| Example for a Progressive Student Loan of 15 000€ over 84 months : |           |  |                  |
|--|-----------|--|------------------|
| Fixed annual rate  | FixedTAEG | Montlhy payments                                 | Total amount due |
|  |           | (Without optional DIT <sup>(15)</sup> insurance) |                  |
| 0,80%  | 0,80%     | 183,68 €   | 15 429,12 €      |
| No dossier fees(13)  |           |  |                  |

#### A credit commits you and must be repaid. Check your repayment capacity before signing up.

In case of subscription to the optional DIT(16) insurance, contribution of 6,60€ per month has to be add to your monthly payments. Total amount due for optional DIT insurance : 554,40€ so a TAEA (effective annual rate of insurance) of 1,03%, not included in the TAEG of the loan.

## And unlock funds in one or in several times according to your needs<sup>(16)</sup>



# OFFERED FOR 12 CONSECUTIVE MONTHS<sup>(17)</sup>

# INTERNATIONAL OPTION<sup>(18)</sup>, NISTUDENT LEVEL

Exemption on Société Générale fees for :

- Your credit card payments outside the Euro zone<sup>(19)</sup>,
- Your withdrawals in ATM outside the Euro zone<sup>(19)</sup>.

Without commitment! You can cancel the option whenever you want<sup>(20)</sup>!