

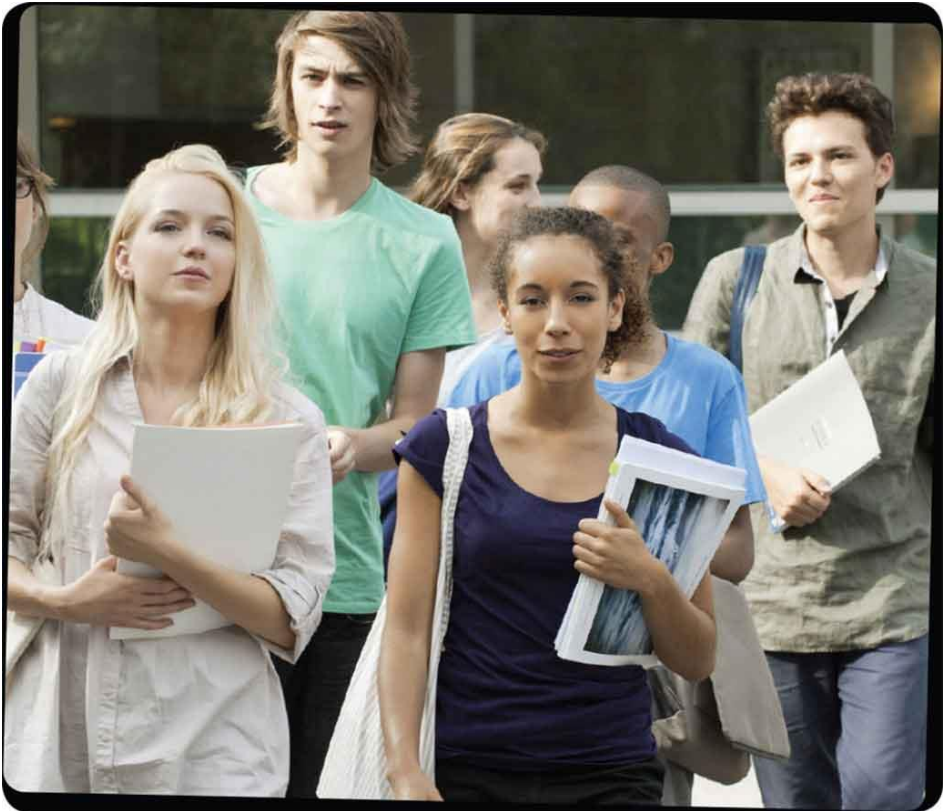
early  
makers

em  
lyon  
business  
school

SPECIAL OFFER

STUDENT AT em lyon business school  
CAMPUS PARIS

100% BENEFITS 100% ON YOUR SIDE



BUILDING TOGETHER

TEAM SPIRIT  SOCIETE  
GENERALE

# 100% BENEFITS

To welcome you as new customers, we have created a series of special offers to help you bring your plans to life!



## MY MONEY BANK ACCOUNT

SPECIAL OFFER



€80

UPON OPENING YOUR 1ST  
SOCIÉTÉ GÉNÉRALE BANK  
ACCOUNT

VALID UNTIL 01/31/2022

## MY MONEY ALL-INCLUSIVE BANKING SERVICES

SPECIAL OFFER



YOUR ANNUAL SOBRIO FEES AT JUST €1  
DURING THE FIRST 4 YEARS

VALID UNTIL 01/31/2022

## MY STUDENT LIFE FLEXIBLE STUDENT LOAN

SPECIAL OFFER



FIND OUT ABOUT OUR FLEXIBLE STUDENT  
LOAN

VALID FROM 01/01/2021 TO 12/31/2021

## MY STUDENT LIFE STUDENT HOME INSURANCE

SPECIAL OFFER



6 MONTHS FREE DURING THE  
FIRST YEAR

VALID UNTIL 01/31/2021

# 100% ON YOUR SIDE



**You are full of ideas but short on funds?  
We will be with you all the way, advising you  
and smoothing the way for you.**

## **» Does banking seem complicated to you ?**

Don't worry, we are here to explain everything in simple terms! Just make an appointment or visit the student section on our website, [particuliers.societegenerale.fr](http://particuliers.societegenerale.fr).

## **» Do you want to manage your accounts your own way ?**

What could be more natural! You can do so online, from your mobile phone or tablet thanks to our app<sup>(1)</sup>, over the phone 24 hours a day and 7 days a week by dialing 3933<sup>(2)</sup>... and of course at your branch!

## **» Does managing a budget worry you ?**

Our app<sup>(1)</sup>, available on your mobile phone or tablet, includes a tool that alerts you so as to avoid exceeding your budget. It helps you to manage your expenses efficiently on a daily basis.

## **» Do you have personal plans ?**

Perhaps you want to do an internship abroad or finance your driving license or studies... Check out the memos available in our branches and the guides available on our web site.

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<sup>(1)</sup> Access to some functionalities requires registration to online banking (free, excluding connection charges billed by your internet service provider). <sup>(2)</sup> From abroad: +33 1 76 77 39 33 - rates vary according to operator, for example at 04/01/2017: €0.34 including VAT/minute from an Orange landline in mainland France. Telephone banking services 24 hours a day, 7 days a week. Advisors are available from 8am to 10pm Monday to Friday, and from 8am to 8pm on Saturdays.



# MY MONEY

TO GET STUDENT LIFE OFF TO A GOOD START,  
OPEN AN ACCOUNT!

**How can you start a good relationship with your bank?**

**By opening a bank account, of course! This will allow you to carry out most of your transactions.**

- » **Pay** your bills and outings with your bank card,
- » **Pay** in your grants and first wages,
- » **Set up transfers** and direct debits, etc.

Use **Société Générale's free app<sup>(1)</sup>** to check your account and make transfers from your mobile phone... QED!



The +

**Manage your account online free of charge** from your computer, mobile phone or tablet, thanks to our app<sup>(1)</sup>

**SPECIAL OFFER<sup>(2)</sup>**

**€80**

**UPON OPENING YOUR 1ST SOCIÉTÉ GÉNÉRALE BANK ACCOUNT<sup>(3)</sup>**  
VALID UNTIL 01/31/2022

**(1)** Access to some functionalities requires registration to online banking (free, excluding connection charges billed by your internet service provider). **(2)** Offer may not be combined with other Société Générale offers; applies exclusively to STUDENT AT EMLYON BUSINESS SCHOOL aged 18 or over. Offer is valid until 05/31/2021 in all participating branches, subject to students presenting their student ID card and approval by the branch. Conditions apply as of 04/01/2021. **(3)** Offer applies exclusively to non Société Générale customers opening their first bank account with Société Générale. Opening of account subject to the bank's approval.



# MY MONEY

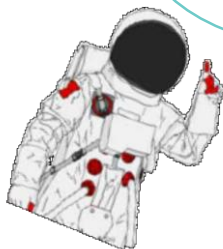
FOR MY BANKING SERVICES...  
AN ALL-IN-ONE SOLUTION!

Do you want to simplify your life while studying? Start by simplifying your bank! With **SOBRIO**<sup>(1)</sup>, you will enjoy a range of key services and a little more besides ...

» A bank card,

» My daily Insurance<sup>(2)</sup>, which will refund the cost of your keys or identity papers if they are lost or stolen.

Check out the options  
you can add to **SOBRIO** at  
**societegenerale.fr**  
or in your branch.



**SPECIAL OFFER**<sup>(3)</sup>  
YOUR ANNUAL SOBRIO FEES AT  
JUST

**€1**<sup>(4)</sup>

**DURING THE FIRST 4 YEARS**  
VALID UNTIL 01/31/2022

**(1)** SOBRIO is a package of banking and non-banking services which can be combined with one or several options. Fees, excluding options and special offer applicable at 06/01/2020: €6.20 per month with V PAY Card, €6.90 per month with Visa Card or MasterCard, €13.90 per month with Visa Premier Card or Gold MasterCard or €27.90 per month with Visa Infinite Card. For users under 25, a 50% reduction in monthly fees applies (excluding Visa Infinite Card holders). **(2)** Within the limits of the provisions in the contract. My daily Insurance is made up of group insurance and assistance contracts entered into by Société Générale with Sogessur, which are regulated by the French Insurance Code. These contracts are presented by Société Générale, having its registered office at 29, boulevard Haussmann, 75009 Paris, and registered with ORIAS under number 07 022 493 (orias.fr), in its role as insurance intermediary. **(3)** Offer may not be combined with other Société Générale offers; applies exclusively to STUDENT AT EMLYON BUSINESS SCHOOL aged 18 or over. Offer is valid until 05/31/2021 in all participating branches, subject to students presenting their student ID card and approval by the branch. Conditions apply as of 06/01/2021. **(4)** Offer valid the first year, not valid for holders of Visa Infinite Card.



# MY STUDENT LIFE

TO FINANCE THE LOT,  
I GET A CUSTOM LOAN!

## FLEXIBLE STUDENT LOAN (PRÊT ETUDIANT EVOLUTIF)

Example of a flexible student loan<sup>(1)</sup> for €20,000 over 84 months, with an annual fixed borrowing rate of 0.70% or a fixed **APR of 0.70%**<sup>(2)</sup>. Monthly payments (excluding optional life, sickness and disability insurance<sup>(3)</sup>) : **€244,05 Total amount to repay** (excluding optional life, sickness and disability insurance<sup>(3)</sup>) : **€20.500,20** (application fees waived).

**A loan is a binding agreement and must be repaid. Check you are able to meet your repayments before signing up.**

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- **€1,000 or more to finance whatever you want:** computer, tuition fees, etc.
- Funds can be released in one or several installments according to your needs<sup>(4)</sup>

**(1)** Subject to approval of the application by the lender Sofefinancement, a simplified LLP listed in the Nanterre trade register under number 394 352 272. Cooling off period: 14 days as of your acceptance of the loan. Offer applies exclusively to students aged 18 or over. The loan must be guaranteed by a third party, french resident. **(2)** Rate granted under an agreement negotiated with certain partner higher education institutions. For all other conditions, please check with your branch. **(3)** Insurance premiums vary according to the age and personal circumstances of the borrower. Group insurance contract for death, complete and irreversible loss of autonomy, permanent disability and temporary incapacity for work, taken out by SOGEFINANCEMENT with SOGECAP (a company regulated by the French Code of Insurance) and presented by Société Générale, having its registered office at 29, boulevard Haussmann, 75009 Paris, registered with ORIAS under number 07 022 493 (orias.fr), in its role as insurance intermediary. **(4)** Within the conditions and limits established in the loan agreement. Rate of €16 at 06/01/2017. **(5)** Offer may not be combined with other Société Générale offers; applies exclusively to STUDENT AT EMLYON BUSINESS SCHOOL aged 18 or over. Offer is valid until 06/01/2020 in all participating branches, subject to students presenting their student ID card and approval by the branch. Conditions apply as of 06/01/2015. **(6)** A discount of €30 is offered, cancelling out the application fees for the flexible student loan. Valid until 12/31/2020. Offer may not be combined; applies exclusively to STUDENT AT EMLYON BUSINESS SCHOOL and valid in participating branches only.



By releasing money when you need it, you only pay interest on the funds paid out...

**it's cheaper!**

**SPECIAL  
OFFER<sup>(5)</sup>**

**NO APPLICATION FEES,  
SAVING YOU €30<sup>(6)</sup>**

**VALID FROM 01/01/2021  
TO 12/31/2021**





# MY STUDENT LIFE

FOR MY FLAT,  
I WANT ROCK-SOLID INSURANCE!

**Do you want to get reliable insurance without breaking the bank?  
With our student home insurance<sup>(1)</sup>, enjoy full cover at student prices.**

- » Civil liability, fire, theft, flood, etc.
- » Round-the-clock home emergency assistance, 7 days a week

The +

- Mobile phone, camera and computer...  
**all insured at no extra cost!**
- **No optional features**, everything is included,
- No supporting documents required

Before you move in, find out from the CAF\* if you qualify for any housing benefits



\*French National Family Allowance Fund (Caisse Nationale des Allocations Familiales)

**(1)** Civil liability insurance contracts from SOGESSUR, Assistance by Fragonard Assurances (services provided by Mondial Assistance) and Criminal Defense and Post-Accident legal services provided by the Aviva Assurances Legal and Fiscal Department, companies governed by the French Insurance Code Contracts presented by Société Générale, headquartered at 29 Boulevard, Haussmann (Paris IX) in its capacity as an insurance broker. ORIAS Registration No. 07 022 493 (orias.fr). This offer is subject to eligibility conditions and applies to residents of metropolitan France. The guaranteed events, conditions and exclusions are listed in the contract. **(2)** Offer may not be combined with other Société Générale offers; applies exclusively to STUDENT AT EM LYON BUSINESS SCHOOL aged 18 or over. Offer is valid until 12/31/2017 in all participating branches, subject to students presenting their student ID card and approval by the branch. Conditions apply as of 04/01/2018. **(3)** For all home insurance policies taken out until 05/31/2021, up to a maximum of €76 including VAT per contract. Offer may only be redeemed once during the first year. The refund will be made to the account provided upon registration. Conditions apply as of 04/06/2018.

**SPECIAL OFFER<sup>(2)</sup>**

**6 months**

**FREE DURING THE FIRST YEAR<sup>(3)</sup>**  
VALID UNTIL 01/31/2022

To take advantage of these offers



An advisor at your nearest branch

>> **Agence PARIS DIDEROT**

6 rue de Lyon

75012 Paris

Tel : 01 44 67 58 40



For more details on our products



**VISIT**

» the student section on our website  
[particuliers.societegenerale.fr](http://particuliers.societegenerale.fr)



**FOLLOW US**

» on Twitter\*: with @SG\_etvous

**GET**

the mobile  
and tablet app\*\*



\* Twitter is a registered trademark of Twitter Inc.

\*\* Access to some functionalities requires registration to online banking (free, excluding connection charges billed by your internet service provider).



Société Générale – S.A. with a share capital of 1,009,380,11.25 € - 552 120 222 R.C.S. Paris - Registered Office 29, bd  
Haussmann, 75009 Paris –

**Do not throw .**