Deposit Insurance
General Information

September 2026

DEPOSITS HELD WITH SOCIÉTÉ GÉNÉRALE ARE GUARANTEED BY THE FGDR*

Protection Limit	€100,000 per depositor and per credit institution. **See note (1).** The following trade names are part of your credit institution: Société Générale Corporate & Investment Banking, Société Générale Securities Services, Société Générale Private Banking, SG CRÉDIT DU NORD, SG GRAND EST, SG LAYDERNIER, SG AUVERGNE RHÔNE ALPES, SG SMC, SG COURTOIS, SG SUD OUEST, SG TARNEAUD, SG GRAND OUEST, SG SOCIÉTÉ GÉNÉRALE.
If you have multiple deposits at the same credit institution	All your deposits held in accounts opened at the same credit institution that fall within the scope of the guarantee are added together to determine the amount eligible for the guarantee. The compensation amount is capped at €100,000. **See note (1).**
If you hold a joint account with one or more other people	The €100,000 limit applies to each depositor separately. The balance of the joint account is divided among its co-holders; each person's share is added to their own holdings to calculate the guarantee limit that applies to them. **See note (2).**
Other special cases	**See note (2).**
Reimbursement period in the event of the credit institution's failure	Seven business days. **See note (3).**
Currency of reimbursement	Euro
Corresponding	Deposit Insurance and Resolution Fund (FGDR) 65 Rue de la Victoire, 75009 Paris - Phone: 01 58 18 38 08 - Email: contact@garantiedesdepots.fr
For more information	Please visit the FGDR website: www.garantiedesdepots.fr

NOTE (1) - GENERAL LIMIT ON PROTECTION

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are compensated through a deposit insurance system. Compensation is capped at €100,000 per person and per credit institution. This means that all credit balances held with the same credit institution are aggregated to determine the amount eligible for the guarantee (subject to the application of legal or contractual provisions regarding setoff against debit balances). The compensation limit is applied to this total. The deposits and individuals eligible for this guarantee are listed in Article L.312-4-1 of the Monetary and Financial Code (for further details on this point, see the website of the Deposit Guarantee and Resolution Fund). For example, if a customer holds an eligible savings account (excluding the Livret A, the Livret de développement durable et solidaire, and the Livret d'épargne populaire) with a balance of €90,000 and a checking account with a balance of €20,000, the compensation will be capped at €100,000. This method also applies when a credit institution operates under multiple brand names. Société Générale also operates under the following names: Société Générale Corporate & Investment Banking, Société Générale Securities Services, Société Générale Private Banking, SG CRÉDIT DU NORD, SG GRAND EST, SG LAYDERNIER, SG AUVERGNE RHÔNE ALPES, SG SMC, SG COURTOIS, SG SUD OUEST, SG TARNEAUD, SG GRAND OUEST, SG SOCIÉTÉ GÉNÉRALE. This means
that all deposits made by a single person under these trademarks are covered by compensation of up to €100,000.

NOTE (2) - MAIN SPECIAL CASES

Joint accounts are divided equally among the joint account holders, unless a contractual provision specifies a different allocation formula. Each holder's share is added to their individual accounts or deposits, and this total is covered by the guarantee up to €100,000. Accounts to which two or more persons have rights in their capacity as co-owners, partners in a company, members of an association, or members of any similar group without legal personality are consolidated and treated as if they had been opened by a single depositor distinct from the co-owners or partners.
Accounts belonging to a limited-liability sole proprietor (EIRL), opened to hold the assets and bank deposits related to their professional activity, are aggregated and treated as if held by a single depositor distinct from that person's other accounts.
Funds held in Livret A savings accounts, Livret de Développement Durable et Solidaire (LDDS) accounts, and Livret d'Épargne Populaire (LEP) accounts are guaranteed independently of the cumulative limit of €100,000 applicable to other accounts. This guarantee covers the amounts deposited in all of these savings accounts held by the same account holder, as well as the interest accrued on those amounts, up to a limit of €100,000 (for further details, see the website of the Deposit Insurance and Resolution Fund
Deposit Insurance and Resolution Fund's website). For example, if a customer holds a Livret A and an LDDS with a combined balance of €30,000, as well as a checking account with a balance of €90,000, they will be compensated, on the one hand, up to €30,000 for their savings accounts and, on the other hand, up to €90,000 for their checking account. Certain deposits of an exceptional nature (such as proceeds from a real estate transaction involving a residential property owned by the depositor; a lump-sum payment as compensation for damages suffered by the depositor; sums constituting a lump-sum payment of a retirement benefit or an inheritance) are covered by an increased guarantee beyond €100,000 for a limited period following their receipt (for further details on this point, see the website of the Deposit Guarantee and Resolution Fund).

NOTE (3) - COMPENSATION

The Deposit Insurance and Resolution Fund makes compensation available to depositors and beneficiaries of the guarantee, for deposits covered by the guarantee, seven business days from the date on which the Prudential Supervision and Resolution Authority determines that the deposits of the participating institution are unavailable, pursuant to the first paragraph of Section I of Article L.312-5 of the Monetary and Financial Code.
This seven-business-day period applies to compensation payments that do not require any special processing or additional information necessary to determine the compensable amount or to identify the depositor. If special processing or additional information is required, the compensation payment is made as soon as possible. The payment is made, at the discretion of the Deposit Insurance and Resolution Fund:
- either by sending a check by registered mail with return receipt requested;
- or by posting the necessary information on a secure online portal, created specifically for this purpose by the Fund and accessible from its official website (www.garantiedesdepots.fr), to allow the beneficiary to provide the new bank account into which they wish the compensation to be transferred.

OTHER IMPORTANT INFORMATION

The general rule is that all customers—whether individuals or businesses, and whether their accounts are held for personal or business purposes—are covered by the Deposit Insurance and Resolution Fund. Exceptions applicable to certain deposits or products are listed on the Deposit Insurance and Resolution Fund's website. Your credit institution will inform you upon request whether its products are guaranteed or not. If a deposit is guaranteed, the credit institution will also confirm this on the account statement sent periodically and at least once a year. Furthermore, since this is annual information, there is no need to acknowledge receipt of this form, which is also included in the General Terms and Conditions of the deposit agreement that you accepted when signing said agreement.

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*** Deposit Guarantee and Resolution Fund (FGDR) – list of products eligible for FGDR coverage: checking accounts/deposit accounts, term accounts, savings accounts. Funds deposited** in regulated savings accounts are guaranteed by the government under the conditions set forth in current regulations. This government guarantee is administered by the FGDR.