

Solidarity Products and Services in International Retail Banking and Financial Services



Outside of mainland France, Societe Generale's retail branches offer their customers products and services that meet the highest international standards and are adapted to suit their needs.

In seeking out new customers, they contribute to the number of banking products and services available to and used by local communities in countries where the level of "financial inclusion" is still relatively low. The innovative products and services they frequently launch on their domestic markets also make them a source of positive competition for clients.

Societe Generale's International Retail Banking division constantly seeks to enhance the specific expertise needed in financing small and micro-businesses which are often vital to the economic and social development of their countries but which, up until now, have had very little access to banking services. (See chapter "Financial inclusion")

"Here & There" service for migrant customers

Introduced in 2007, Societe Generale's "Your Bank: Here & There" service is designed for foreigners or French citizens of foreign origin living in France who still have very close links with their native country, a group estimated to include five million people in France.

The principle behind the offer is that customers benefit from the banking products and services of two entities, one "here" and the other "there":

"Here", for the day-to-day needs of customers in France (current account, bank card for payments or withdrawals, remote banking services (voice or internet) and bank details for direct debits, etc.),

And "there" for any products or services needed in their country of origin since most customers still have very strong

links (money transfers, access to banking services, real estate loans and body repatriation).

The concept was developed thanks to the Societe Generale Group's presence in countries where migratory flows to France are significant. It draws on the synergies between French Retail Banking and International Retail Banking.

Charity cards in Morocco

+ info | > **CHARITY CARDS IN MOROCCO
(AVAILABLE ONLY IN FNRENCH)**



In Morocco as well, Societe Generale is committed to working alongside many institutions to combat poverty and social exclusion. With that in mind, and because the culture of solidarity is an essential component of human development, Societe Generale Morocco (SGMA) and *SOS Villages d'Enfants Maroc* have signed a partnership agreement formalising their commitment to schooling and the social integration of young people from underprivileged areas or in precarious situations. The partnership focuses on two components: education and the environment.

Modelled after the cards offered in France, SGMA gives its customers the opportunity to sign up for an *SOS Villages d'Enfants Maroc Electron* card for an annual fee of MAD 130, approximately EUR 11.5 (MAD 60 of which is contributed to the charity). To date, the programme has seen:

- Enrolment of 2,000 cardholders, gradually growing in number;
- Tuition for 50 children covered thanks to SOS card contributions.