CITIZEN ACT III
COMPETITION RULES

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ARTICLE 1: **ORGANISATION**

a) Who is organising this competition?

Société Générale, a stock company with a registered capital of 738 409 055 euros, whose registered office is located at 29 Boulevard Haussmann, 75008 Paris, entered in the trade and company register of Paris under the number 552 120 222, is organising a free competition, with no purchase necessary, referred toas the «CITIZEN ACT», with access to this competition available exclusively via the www.citizenact.com website from October 15th, 2008 to March 31st, 2009.

b) Purpose of this competition

The objective of this competition is to organise an interactive social event enabling students from universities, engineering or business schools across the world to work with Société Générale in examining and alleviating social and environmental problems.

ARTICLE 2: **PARTICIPATION IN THE CITIZEN ACT COMPETITION**

This is a free competition with no purchase necessary. It is open to all students of universities, engineering or business schools across the world, except Société Générale staff (Except trainees and «French International Assignment»), their spouses or families including direct ascendants and descendents, or other members of the family whether resident or not at the same address.

Participation in the competition implies total and unreserved agreement of the present rules.

ARTICLE 3: **PARTICIPATION DETAILS**

Société Générale is asking students to work as a team to try and define all aspects of what could be considered a socially responsible bank in the future. This competition will involve three key stages:

a) First stage: Organisation of the teams & registration in the competition

In order to participate, the students should visit the www.citizenact.com website and register in teams comprised of three members from the same school or university, between October 15th, 2008 and December 15th, 2008 (12:00pm, GMT). Registration is a two- step process: an information form to be filled out and the submission of a PowerPoint presentation of the brief project overview chosen by the students (4 slides maximum) will allow the selection of teams eligible for the second stage of the competition. Only the PowerPoint presentations and the information forms filled in the web site will be admitted, all other form of registration will be considered null and void.

The compulsory details to be entered on the information form are as follows: the civil status, last name, first name, e-mail address, educational establishment and year of study for each of the three team members. Each team will participate on the competition period proposed by Société Générale: from February 9th to February 28th, 2009.

The students must register using their surname and first names as they appear on their passport or identity card, and they must choose a team name.

The team name chosen by the participant(s) during the registration process must not be the surname of a third party unless it matches the surname of one of it's the team members, and must not infringe any rights belonging to a third party. It must be neither vulgar, offensive, must not constitute any infringement or infraction of any kind, nor infringe the rights of any third party in any manner whatsoever, nor harm or offend others nor be used for this purpose, nor disturb public order. Société Générale reserves the right to ask any participant to immediately change the team name if the name in question falls into any of the above-mentioned categories, and to temporarily or permanently block access to the competition if the team does not modify the name in question.
Any participation, which contravenes the present rules, will lead to the invalidation of the participation concerned.

Société Générale reserves the right to verify the truthfulness and accuracy of the information provided by the team during the enrolment process, and for the whole duration of the competition, and to require that each participant supplies a copy of his/her passport, of his/her identity card and/or of his/her student card.

Participants may only be members of, one team. The term «team» must always be taken to refer to a group of three

students, enrolled in the same university or business/engineering school. If the number of participants in a team falls below three during the competition, the team will be automatically disqualified. Société Générale nevertheless reserves the right, to decide at its discretion against the disqualification of a team if one of its members leaves it for reasons which Société Générale considers legitimate (on condition that written proof is sent to citizen.act@socgen.com), and if the other two team members continue with the competition.
If a participant enrols several times (same surname, same first name, same date of birth) in the same team or in different teams, the registration of these teams will be considered as null and void.

To confirm their registration, the teams are required to fill the registration form and to upload their synopsis on www.citizenact.com website.

b) Second stage: selection of the 60 teams chosen to participate in the CITIZEN ACT competition

1. Selection method:
A panel comprised of Société Générale staff will meet between December 16th and 17th, 2008 in order to select 60 teams from among those having correctly registration and upload their synopsis.

2. Notification of results:
The teams selected will be informed individually by e-mail (sent to the address entered in the registration form), from December 22nd, 2008 onwards. The list of teams selected will be published on the www.citizenact.com website between December 23rd and 26th, 2008.

3. Presentation of the «Citizen Act Opening Meeting» in Paris:
At the same time as the results are announced, the selected teams will receive an invitation to attend the presentation and launch of the third stage of the competition known as the «Citizen Actors Opening Meeting» held in Paris on Tuesday, February 3rd, 2009.
Société Générale will pay for the public transport costs as per the conditions defined in article 6 - Payment of travel costs.

The selected teams must confirm their attendance at the «Citizen Act Opening Meeting» before January 5th, 2009 in order to take part in the rest of the competition or else face disqualification. In the event that a team turns down the invitation to travel to Paris to take part in the «Citizen Act Opening Meeting» or if one of the team members is unable to take part in this event, the team or team member concerned must send justification and proof for this by e-mail to the following address: citizen.act@socgen.com

c) Third stage: organisation of the wikiblog and CITIZEN ACT

The selected teams will have the task of organising and promoting a wikiblog in their school or university focusing on a theme linked with Corporate and Social Responsibility during the following period from February 9th to February 28th, 2009, working with a member of staff from Société Générale named “the ambassador” (see the description on the website). The wikiblog organisation requirements will be given to the participants in a charter during the « Citizen Act Opening Meeting» which will subsequently be supplied to the teams.
At the end of each wikiblog organisation period, each team who competed during that same period will have three days in which to prepare a summary of their ideas in their «CITIZEN ACT». The afore-mentioned taking the form of an actual project, which should be submitted to Société Générale (free form for a presentation which should last 10 – 15 minutes). The summary must be sent to Société Générale by e-mail to the following address: citizen.act@socgen.com before midnight three working days before the wikiblog ends. No summary can be accepted after this date.
The results will be announced in Paris, end-March 2009. The 6 selected teams among the 60 will be invited at the “Citizen Act Final Contest”. All participating teams will be invited to the announcement. Société Générale will pay for the public transport costs as per the conditions detailed in article 6 - Payment of travel costs to Paris. Following the 6 teams projects presentations, 3 wining teams will be selected.

ARTICLE 4: **PRIZES**

The three winning teams chosen by the jury will win one of the three following prizes:
Third prize: a trip at a value of 5,000 EUR
Second prize: a trip of a value of 8,000 EUR
First prize: a trip at a value of 12,000 EUR

All costs incurred following the competition to leave for the prize trip, including additional transport costs (from the winner's home to the airport), meals (including breakfast and baggage services, personal spending and cancellation and accommodation insurance are entirely at the winner's expense.

ARTICLE 5: **THE AWARDING OF PRIZES**

During the "Citizen Act Final Contest", the panel will select three teams and rank them based on the following assessment criteria: the most innovative project linked with the theme "What could Société Générale offer its clients, its employees, its shareholders in order to enhance the company's commitment to Corporate Social Responsibility?", as well as the buzz created around CITIZEN ACT among the students.

The list and ranking of the three winning teams will be published on the www.citizenact.com website after the end of March, 2009.

The winners will be informed individually by e-mail sent by Société Générale to the address shown on the registration form, as from the end of March, 2009 onwards.
The departure date (this should be the same date for all students in the same winning team) must be decided upon within a maximum period of three months following the date of the competition final) and the trips may be carried out until January 2010.

Société Générale may not be considered liable if an e-mail, letter or prize is sent to the wrong address due to negligence on the part of the participant.

In the event that a winner was no reachable or that a prize is refused by the winner, this will not subsequently become available once again as part of the competition.

The winners agree to accept the prizes as proposed to them, with no possibility to exchange these, including for cash, other goods or services of any kind, or to transfer them to any third party. Similarly, these prizes may not become the subject of any request for adjustment or compensation, particularly concerning sums owed to Société Générale.

In the event of any incident occurring outside its control, particularly concerning its suppliers/partners or any other unforeseen circumstances, Société Générale reserves the right to replace the announced prizes by other prizes of an equivalent value. The winners will be kept informed of any changes.
The winners will be invited to come to Paris for the prize giving, at Société Générale's expense as per the terms of article 6 - Payment of travel costs.

ARTICLE 6: **PAYMENT OF TRAVEL COSTS TO PARIS**

Expenses will be refunded as per the conditions described below, with it being hereby stipulated that only a single refund request will be accepted for each participant.

1- Société Générale will pay for the return public transport costs between the school or university and Paris, and will send the participants the tickets needed to attend the «Citizen Act Opening Meeting» scheduled for February 3rd, 2009 and for the final and prize giving in end-March 2009.

2- Société Générale agrees to refund public transport costs in the Paris area (buses or trains operated by the Paris regional transport authority or the SNCF) for those participants selected to attend the «Citizen Actors Opening Meeting» scheduled for February 3rd, 2009 and the final and prize giving in end-March 2009.

3- Requests for refunds must be submitted a maximum two months before the end of the operation. The refund request

must include the following: your surname, your first name, your postal address and your e-mail address (all of this information must be identical to that entered on the registration form for the competition), your bank or post office account details, your user name and your password, in addition to proof that the public transport tickets have been used. The postage costs for your request for a refund of travel costs will also be paid, at the applicable 20 g economy rate. The refund request must be sent to: Société Générale RSRH/CPP/REC Espace 21/3 CITIZEN ACT 75886 Paris Cedex 18. Refunds will only be made by bank transfer.

ARTICLE 7: **COMPETITION RULES**

Société Générale reserves the right to prolong, shorten, modify or cancel the competition at any time, particularly in cases of force majeure, with no possibility for the participants to claim compensation of any kind. The modified rules will be published where necessary on the above-mentioned website.

ARTICLE 8: **THE USE OF THE WINNERS' PERSONAL DATA & MEDIA RELATIONS**

The winners authorise Société Générale to use their contact information (surname, first name) for publicity or public relations purposes without this in any way entitling them to any remuneration, rights or advantages of any form, other than the receipt of their prize.

The computer file generated by your participation in the competition will be declared to the Commission Nationale Informatique et Libertés (National Commission for Information Technology and Freedom of Information) as per law number 78-17 of January 6th, 1978. Participants may exercise their right to access, rectify and cancel any information concerning them, by writing to: Société Générale RSRH/CPP/REC Espace 21/3 CITIZEN ACT 75886 Paris Cedex 18.

Students and/or teams are not permitted to directly or indirectly contact the media and/or to meet journalists unless they have obtained prior authorisation from Société Générale. Any team and/or student contacting the media without authorisation from Société Générale will be automatically disqualified.

ARTICLE 9: **INDUSTRIAL AND INTELLECTUAL PROPERTY**

The reproduction, the representation or the exploitation of all or any of the elements composing the game which are proposed is strictly forbidden.
All brands or names of quoted products are brands or names of products registered by their respective owners.

ARTICLE 10: **LIABILITY**

Participation via the Internet implies your knowledge and acceptance of the characteristics and limitations of the Internet including the lack of protection for certain data against possible interception, hacking or misuse, in addition to the risk of contamination by any possible viruses circulating on the network, technical performance, response times for consulting or transferring information, the risks of interruption and more generally all risks inherent to all Internet connections and transmission.

Société Générale declines all liability in the event of, without this list being in any manner exhaustive, incorrect usage or incidents related to the use of computers, any malfunctions concerning the Internet network, the competition servers, telephone lines or any other technical connection resulting in the unsatisfactory performance of the competition.

More generally, Société Générale may not be considered liable in the event of any cases of force majeure or acts of God outside its control.
Société Générale may not be considered liable for any delays, losses, theft, damage to mail, or inability to satisfactorily read stamps, franking and postmarks as a result of the postal services.

Additionally, it may not be considered liable (and no claims or appeals may be submitted against it) in the event of force

majeure (strikes, bad weather conditions, etc) which totally or partially prevent the participants from participating in the competition or which result in the winner(s) losing the benefits of his/her/their winnings.

Under no circumstances may Société Générale be considered liable for any possible incident which may arise concerning the use of the prizes by the beneficiaries or their guests, the moment that the winners have taken possession of these.

Similarly, under no circumstances may Société Générale be considered liable for the loss or theft of airline tickets, tour documentation and/or travel documents by the beneficiaries after the winners have taken possession of these. All additional costs incurred in order to take possession of the travel tickets (excluding the refund of transport costs to attend the prize giving event) will be borne solely by theselected teams, with no possibility for the latter to demand any compensation from Société Générale.

In all cases, Société Générale reserves the right to modify any dates and/or times announced, with this announcement taking effect immediately following its posting online, on the www.citizenact.com website. Any possible amendments which may be published during the competition via an announcement online on the above-mentioned website will be considered as appendices to the Rules.

ARTICLE 11: **LITIGATION & COMPLAINTS**

The present rules are governed by French law.

Société Générale reserves the right to definitively rule (with no possibility of appeal) concerning any difficulties which may arise regarding the interpretation or application of the present rules, with it being clearly understood that no contestation will be accepted, including among others concerning the terms of the competition, the results, the winnings or their reception after December 15th, 2009. Except in the case of obvious errors, it is hereby agreed that the information supplied by the competition systems run by Société Générale will be considered as possessing probative force in all litigation concerning connectivity and the computerised processing of the said information concerning the competition.

All complaints must be submitted in writing before December 15th, 2009 to: Société Générale RSRH/CPP/REC Espace 21/3 CITIZEN ACT 75886 Paris Cedex 18. Your participation in the competition constitutes total and unreserved acceptance of the present rules.