

COMPETITION RULES "BANKING INNOVATION AWARDS"

1. Organisation of the Competition

Societe Generale,

a public limited company (*société anonyme*), with share capital of EUR 1 009 897 173,75, registered offices at 29 boulevard Haussmann Paris 9th district (France), registered in the Paris Trade and Companies Register under number B 552 120 222

AND

Wavestone,

with share capital of EUR 504 912,30, registered in the Paris Trade and Companies Register under number 377 550 249, whose head office is situated in the Tour Franklin 100-101 terrasse Boieldieu, 92042 Paris La Défense CEDEX

(Hereinafter, the "**Organisers**"),

are organising a free competition in Europe entitled "BANKING INNOVATION AWARDS", from November, 12 2019 to May 2020 included (hereinafter referred to as the "**Competition**").

The theme of this Competition is centred on research and innovation in the digital confidence banking sector.

The Competition grants an award to a startup or SME for each of the following four categories:

- The "Cybersecurity Grand Prize" category grants an award for the best solution selected by the jury for cybersecurity thematic
- The "Data & AI Grand Prize" category grants an award for the best solution selected by the jury for data and AI thematic
- The "Data for Good and Ethics" category grants an award for a solution with a high social and ethical impact in the data and artificial intelligence thematic
- The "cybersecurity Made In France" category grants an award to the most innovative startup whose head office is based in France and whose capital is held mainly by individuals or French entities.

2. Participation terms and conditions

Participation is open to any innovative company, startup or SME, operating in the domains of data and artificial intelligence, cybersecurity and digital confidence, based in Europe and where the number of employees does not exceed 50 people (headcount at end-2018).

Each startup or SME is only allowed to participate once. The companies which have participated in the previous editions of the Competition are allowed to apply again, to the condition that they fulfil all the requirements of the current Rules and that they have not been granted a prize the previous years.

The participants must confirm that they are not bound by any professional, contractual or legal obligation which prevents their participation in the Competition.

The Organisers reserve the right to carry out all necessary verifications concerning the identity of the participants. Any false declaration automatically leads to the elimination of the participant from the Competition.

Individuals, employees of Societe Generale, employees of Wavestone and persons that have been involved in developing the Competition and having a position or shares in one of participating startups are not authorised to participate in the Competition.

3. Competition Procedure

Applicant companies must present their chosen solution via an application submitted before February 7, 2020 at midnight. This application is to be created by filling in the form available at the following address: www.banking-innovation-awards.com.

The information contained in this application shall only be communicated to the team in charge of organising the Competition and to the members of the judging panel to assess it. The information communicated to the judging panel shall remain confidential except for a presentation of the applicant company and/or a description of the project intended for the website and media.

Each participant may attach a more comprehensive presentation to the application, together with all documents considered useful for understanding its application. This additional information shall be communicated in electronic PDF format (maximum 5MB).

Applicants can submit their questions via email to the following address: contact@banking-innovation-awards.com.

A pre-selection of the best applications by the judging panel will take place before March 15, 2020. The applicants retained for oral presentations will be informed by e-mail.

The 8 best applicants selected will then be interviewed by the judging panel during the month of March 2020, in Paris or the Paris region. The selected applicants are expected to participate in the oral presentations in person, as well as in the filming of videos intended for the votes of Societe Generale Group and Wavestone employees (if applicants are unable to travel to the presentations, alternative arrangements can be discussed).

The winning applicants will attend the awards ceremony scheduled between April and May 2020, bringing together the members of the judging panel and the media (if applicants are unable to travel to the ceremony, alternative arrangements can be exceptionally discussed).

Applications shall be assessed by the judging panel according to the following criteria:

- Innovative quality of the solution
- Attractiveness for the bank and/or its customers
- Feasibility in terms of roll-out and use
- Quality of the oral presentation
- Maturity of the solution
- Ease of technological integration
- Clarity and pragmatism of the speech

The judging panel has the final call in the deliberation process and will announce the winner through this process. The judging panel is free to take the decision to not select an application for the oral presentations and is not obliged to provide a reason for its decision.

Any proven intentions to commit fraud, or demonstrated attempts to cheat by a participant may result in a formal and definitive ban from participating in the Competition. In this case, the Organisers reserve the right not to award the prizes to the fraudsters and/or to initiate proceedings against those responsible for this fraud in the competent courts. However, the Organisers shall not incur liability of any kind with respect to the participants due to any fraud committed.

4 Deciding the winners

The members of the judging panel will be as follows:

- 5 representatives of Societe Generale
 - 1 representative of the Group's Resources and Innovation Division
 - 1 representative of the Group's Information Systems Security Department
 - 2 representatives of the Group's Innovation
 - 1 representative of the Group's Data Community
- 5 Wavestone representatives
 - 2 representatives of the General Management
 - 1 Information Systems Security Expert
 - 1 Data and artificial intelligence expert
 - 1 CSR expert
- 2 additional representatives
 - 1 representative of the ANSSI (French National Information Systems Security Agency)
 - 1 representative of the academic domain
- All Societe Generale employees participating in the internal votes process, who will ultimately be consolidated and represented as one vote
- All Wavestone employees participating in the internal votes process, who will ultimately be consolidated and represented as one vote

The members of the judging panel having a position or shares in one of participating startups are not permitted to take part in the Competition on a personal basis, nor in respect of the organisation to which they belong, nor be a stakeholder for any of the projects.

The announcement of the winners will be made by the judging panel and will take place between March and April 2020.

Any change of date or location will be communicated two weeks in advance.

5 Prizes

The "Cybersecurity Grand Prize" and The "Data & AI Grand Prize" winners will be granted an award through:

- The testing ("Proof Of Concept") of his solution within the Societe Generale information system in order to improve the solution. Societe Generale will mobilise the necessary teams to conduct the tests without any obligation to remunerate the winner (licence, man-days, etc.).
- The integration into Wavestone's startup accelerator programme, ShakeUp, an initiative providing personalised support and exposure to Wavestone's skills and areas of expertise (sales strategy, recruitment, security audits, etc.), the opportunity to be put in contact with the firm's relevant clients, as well as a dedicated working area within Wavestone's premises at La Défense, as the available space permits. An agreement, available to candidates upon request, will be signed in this respect between the winners and Wavestone.
- Increased visibility, due to the publicity surrounding the awards.

The "Data for Good and Ethics" and the "cybersecurity Made In France" winners will be granted an award through:

- The participation in the "Societe Generale Security Innovation Committee" in order to present their solution in the 12 months following the awards ceremony. This committee represents the whole security sector of Societe Generale.

- The participation in “Wavestone Innovation Corner” in the 12 months following the awards ceremony. The Innovation Corners aim to present to Wavestone consultants security expertise topics.
- 3 coaching sessions delivered by Societe Generale or Wavestone teams in the 9 months following the awards ceremony, at the request of the winner.
- Increased visibility, due to the publicity surrounding the awards.

6 Processing of personal data

In respect of this Competition, the Organisers, as co-responsible of the data processing, should collect personal data with your consent. This consent will be withdrawn at any time. The personal data are processed by automated means and are necessary for taking into account your participation, determinate the winners and attribute winning prizes.

Moreover, if some information not mandatory for the purpose aforementioned are collected, they will also be collected with your consent before.

Your personal data are intended to the Organisers of the Competition and to the judging panel to perform the tasks entrusted to them in particular the good governance of the Competition and the attribution of the winning prizes.

To the extent necessary for the fulfillments of the above purposes, Societe Generale may communicate some information to its entities, service providers as well as to its partners that are not members of the European Economic Area. These transfers are processed in a manner and guarantees that ensures appropriate security and confidentiality of the personal data.

Unless otherwise stipulated by legal or regulatory provisions, the personal data are stored for a period of 1 year upon receipt of your application.

You are entitled to access to your personal data, to obtain rectification and erasure, a right to restriction of processing, a right to object as well as a right to data portability, in the conditions defined by the applicable regulations, from the following email address: contact@banking-innovation-awards.com.

For other request, participants can contact the Societe Generale Data Protection Officer by email: sg-protection.donnees@socgen.com.

You have the right to lodge a complaint with the Commission Nationale Informatique et Liberté (CNIL), the supervisory authority in charge of compliance with obligations regarding personal data.

7 Intellectual and industrial property

The Organisers acquire no intellectual property right on the projects submitted in respect of the Competition.

The participants declare that they own all intellectual property rights or that they are duly authorised to act in the name of and on behalf of the holder(s) of the rights related to the projects presented for the Competition. In this respect, under no circumstances must the components of their project:

- Prejudice either an intellectual property right or an image right. Each participant guarantees to the Organisers that its project in no way affects any rights held by a third party and that, where applicable, it has obtained the third-party authorisation which may have been involved in its development. Any third-party components, including open source software, must be clearly identified with their version, the terms and conditions of the applicable licences and any other details concerning their use.
- Prejudice the protection of personal data, as laid down in the corresponding regulations, where participants use such data in their project.

By enrolling in the Competition, participants expressly authorise the Organisers to reproduce, represent (communicate, outline and disclose) orally or in writing and free of charge, the projects presented for the publicity on the Competition on whichever medium. As such, each participant authorises the Organisers to present, free of charge, all work produced on all communication media associated with the Competition and to mention the forenames and surnames and show photos of the participants. Participants that do not wish to authorise the use of their image right are required to explicitly indicate this to the Organisers.

8. Competition rules

The Organisers reserve the right to modify these rules at any time in the form of an amendment, in accordance with the stated terms and conditions and publish this through an announcement on the website.

The rules can be consulted online at the following address: www.banking-innovation-awards.com.

Participation in this Competition implies full and unconditional acceptance of these rules and any amendments.

In the event of a *force majeure* (case of emergency) as defined in Article 1218 of the French Civil Code, the Organisers reserve the right to postpone, curtail, extend, modify or cancel this Competition without incurring any liability as a result. In this respect, the applicants shall refrain from any complaint or request for compensation.

In any case, the Organisers reserve the right to modify any date and/or time announced. Any amendments that are distributed on the website www.banking-innovation-awards.com during the Competition shall be considered as appendices to the Rules.

9. Liability

Participation by Internet implies knowledge and acceptance of the characteristics and limitations of the Internet, notably with regard to the lack of protection of certain data against any misappropriation or piracy and the risks of contamination by any viruses circulating on the network, the technical performance, the response times to consult, question or transfer information, the risk of interruption and more generally, the risks inherent in any connection to and transmission on, the Internet. The Organisers refuse any liability, without this list being exhaustive, in the event of misuse or an incident related to the use of the computer, any malfunction of the Internet network, competition servers, the telephone line or any other technical connection preventing the proper functioning of the Competition.

More generally, the liability of the Organisers shall not be incurred in the event of a *force majeure*, as defined by the French Civil Code, or any unforeseeable circumstances outside of their control.

The Organisers shall not be held liable for any delays, losses, mail theft or unclear postmarks due to the postal services. Moreover, the Organisers shall not be held liable, and thus no action may be taken against them, in the occurrence of events exhibiting *force majeure* characteristics (strikes, severe

weather, etc.) which partially or totally deprive the participants from the possibility of participating in the competition and/or the winner(s) from benefiting from its/their gain(s).

Any additional cost necessary to take possession of the prizes is borne entirely by the winners, without the winners being able to request any compensation from the Organisers, service provider companies or partners.

10. Disputes and complaints

These rules are governed by French law.

The Organisers reserve the right of final decision in the event of any difficulty that may arise regarding the interpretation or application of these rules, given that no objection shall be admitted notably regarding the terms and conditions of the Competition, the results, the gains or their receipt, after 12 July 2019. With exception to the case of obvious errors, it is agreed that the information resulting from the Competition's systems has probative value in any dispute regarding connections and the computer processing of said information relating to the Competition.

Any complaint must be submitted in writing before the April 30, 2020 to: contact@banking-innovation-awards.com. After this date, no complaint shall be accepted. Participation in the Competition entails full acceptance of these rules.

Any dispute arising from the Competition and which cannot be settled amicably shall be submitted to the competent courts within the jurisdiction of the Paris Court of Appeal.