

COMPETITION RULES "BANKING CYBERSECURITY INNOVATION AWARDS"

1. Organisation of the Competition

Societe Generale, a public limited company (*société anonyme*), with share capital of EUR 1,009,641,917.50, 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 458,589.71, 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 CYBERSECURITY INNOVATION AWARDS", from 10 April 2017 to 5 July 2017 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 three categories:

- The "Digital Confidence for the Bank" category grants an award for a solution aimed at ensuring the security of the bank's internal systems, both for business lines and those related to IT infrastructures.
- The "Digital Confidence for Customers" category grants an award for a solution aimed at ensuring the security of exchanges between the bank and customers; such solutions are visible to customers or set up on customers' terminals.
- The "France Special" category grants an award to a 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 cybersecurity and digital confidence, based in Europe and where the number of employees does not exceed 50 people (headcount at end-2016).

Each participant is only allowed to participate once.

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 are not authorised to participate in the Competition.

3. Competition Procedure

Applicant companies must present their chosen solution via an application submitted before 21 May 2017 at midnight. This application is to be created by filling in the form available at the following address: www.banking-cybersecurity-innovation.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 company and/or purpose 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-cybersecurity-innovation.com.

A pre-selection of the best applications by the judging panel will take place before 1 June 2017. The list of applicants retained for oral presentations will be published on the Competition site www.banking-cybersecurity-innovation.com.

The 6 best applicants selected will then be interviewed by the judging panel on 6 June 2017, 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 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 for the afternoon of 5 July 2017, bringing together the members of the judging panel and the media (if applicants are unable to travel to the ceremony, alternative arrangements can be 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

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:

- 3 representatives of Societe Generale
 - 1 representative of the Group's Resources and Innovation Division
 - 1 representative of the Group's Information Systems Security Department
 - 1 representative of the French Retail Banking Division
- 3 Wavestone representatives
 - 2 representatives of the General Management
 - 1 Information Systems Security Expert
- 3 additional representatives
 - 1 French media representative

- 1 representative of the ANSSI (French national information systems security agency)
- 1 representative of a French engineering school (*grande école*)
- 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, who will ultimately be consolidated and represented as one vote

The members of the judging panel are permitted to neither 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 on 5 July 2017.

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

5 Prizes

The three prize winners will be granted an award:

- Through the testing ("Proof of Concept") of their solution within the Societe Generale information system in order to improve the solution. Societe Generale will mobilise the teams necessary to conduct the tests without any obligation to remunerate the prize winner (licence, man-days, etc.).
- Through 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.
- Through increased visibility, due to the publicity surrounding the awards.

6 Processing of personal data

Personal data collected in respect of this competition, as well as data collected or produced subsequently, are intended for the Organisers. They will be used for the purposes of managing this competition. They will not be used for any commercial prospecting.

Participants' personal data are processed in accordance with the provisions of French Data Protection Act No. 78 – 17 of 6 January 1978.

Participants have a right to access personal data relating to them, as well as a right to rectify or remove inaccurate or obsolete data, or oppose (subject to providing a legitimate reason) the data that is processed. Such rights can be exercised upon a request sent via email to the following address: contact@banking-cybersecurity-innovation.com.

7 Intellectual and industrial property

The Organisers acquire no intellectual property right on the projects submitted in respect of the Competition. However, if the Organisers wish to pursue the project, participants may propose that the Organisers acquire the rights for the purposes of commercial exploitation. This transfer must be subject to a formal written agreement.

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-cybersecurity-innovation.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-cybersecurity-innovation.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 5 July 2017. 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 10 July 2017 to: contact@banking-cybersecurity-innovation.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.