

# LUXEMBOURG



BUILDING TOGETHER

TEAM SPIRIT  SOCIETE  
GENERALE

# SOCIETE GENERALE, YOUR COMMERCIAL AND INVESTMENT BANK IN LUXEMBOURG

Societe Generale is one of the largest European financial services groups. Based on a diversified universal banking model, the Group combines financial solidity with a strategy of sustainable growth, and aims to be the reference for relationship banking. Societe Generale is recognised on its markets, close to clients and chosen for the quality and commitment of its teams.

Societe Generale's teams offer advice and services to individual, corporate and institutional customers in three core businesses:

- Retail banking in France with the Societe Generale branch network, Credit du Nord and Boursorama,
- International retail banking with a presence in Central and Eastern Europe, Russia, the Mediterranean basin, Sub-Saharan Africa, Asia and the French Overseas Territories,
- Corporate and Investment Banking with a global expertise in investment banking, financing and global markets.

Societe Generale is included in the international socially-responsible investment indices: ASPI and FTSE4Good.

Present since 1893 in Luxembourg, Societe Generale Bank & Trust, one of Societe Generale's subsidiaries, offers a wide range of Commercial Banking services (from Cash Management to Working Capital facilities, Short Term Investments, Foreign Exchange, Trade Finance...) adapted to the needs of multinational companies and large financial institutions.

The mission of the Corporate Cash Management Department is to offer best-in-class Cash Management services locally as well as to assist the growth of your business abroad thanks to our international network.

Our experienced consultants, supported by our Customer Service team will:

- Introduce you to our complete range of products and services in terms of domestic and international Cash Management,
- Offer you tailor-made solutions to best answer your needs and assist you for the implementation of your requirements,
- Support you with your day-to-day transactions.



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Societe Generale Group employs 157,000 people worldwide in 85 countries and offers Cash Management solutions in more than 50 countries. Thanks to the size and the strength of its network, Societe Generale stands by your side to oversee your international needs.

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# SOCIETE GENERALE A COMPLETE CASH MANA

Progressive solutions to answer all corporates' needs including

## Account management in all major convertible currencies

## Execution of all types of transactions

### ● Disbursements

- Domestic, European and international
- single or multiple
- urgent or treasury

### ● Domestic and international collection

- International cheques
- Collection of commercial drafts

## Electronic banking tools and services

### ● Domestic Services

Multiline is an internet solution which allows you to received your account statements and manage your tranfers with accounts held within Societe Generale Bank & Trust Luxembourg.

MT940/942 – VIR2000

### ● Global services: Sogecash International product range

*Monitoring all your accounts\* worldwide with security, thanks to the 3Skey electronic signature solution.*

- **Sogecash Web**, our Internet-based solution accessible worldwide with a multilingual user interface, enables you to enjoy the simplicity of a single access point to manage your accounts and optimize your flows and your cash whatever the bank holding your accounts.

- **Sogecash SWIFTNet** allows you to use the speed and robustness of the SWIFTNet network to receive account statements, send payment and collection orders, exchange foreign deal confirmations and transmit notices to receive. This solution can be completely integrated within your treasury systems.

- **Sogecash International FTP** offers the major assets of the Internet to communicate with Societe Generale in transmitting large volumes of domestic and international orders, and to integrate your statements into your internal systems.

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*A variety of international formats  
A large range of international formats  
is available within our different tools  
such as:*

- SWIFT MTs
  - EDIFACT
  - XML ISO 20022
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# ALE, GEMENT OFFER

ng the most complex requirements

## Liquidity Management

Societe Generale proposes a various range of automatic cash concentration solutions both on domestic and cross-border levels. With many sweeping options, our solutions are easy to customise and enable to meet the needs of any client.

- **Sogecash International Pooling**, based on the zero balance accounting principle, allows you to monitor your liquidity, reduce idle cash and obtain your group's global cash position. Value added

reporting will help you minimise administrative burdens connected with the management of intra-group loan positions.

- **Sogecash Intraday Sweeping**, is our multi-bank cash concentration solution which enables you to automatically concentrate cash from accounts held outside Societe Generale Group.

\* Accounts held within Societe Generale or with any other bank having signed a MT 101 agreement with Societe Generale for payment instructions, reporting or collection of receivables.

\*\* Single Euro Payments Area.

## SOCIETE GENERALE, MAKING SEPA HANDY FOR YOU

For the effective construction of the payments in Europe, Societe Generale has played prominent role beside the European Bodies in charge of the implementation of the Single Euro Payments Area.

This initiative aims to harmonise the means of payment in each country within the SEPA zone\*. The Payment Services Directive, providing the legal framework for SEPA, has been effective since November 1<sup>st</sup>, 2009. It is designed to ease the introduction of the SEPA payments: the SEPA Credit Transfer (SCT) and the SEPA Direct Debit (SDD), intending to replace the equivalent national payments in the coming years.

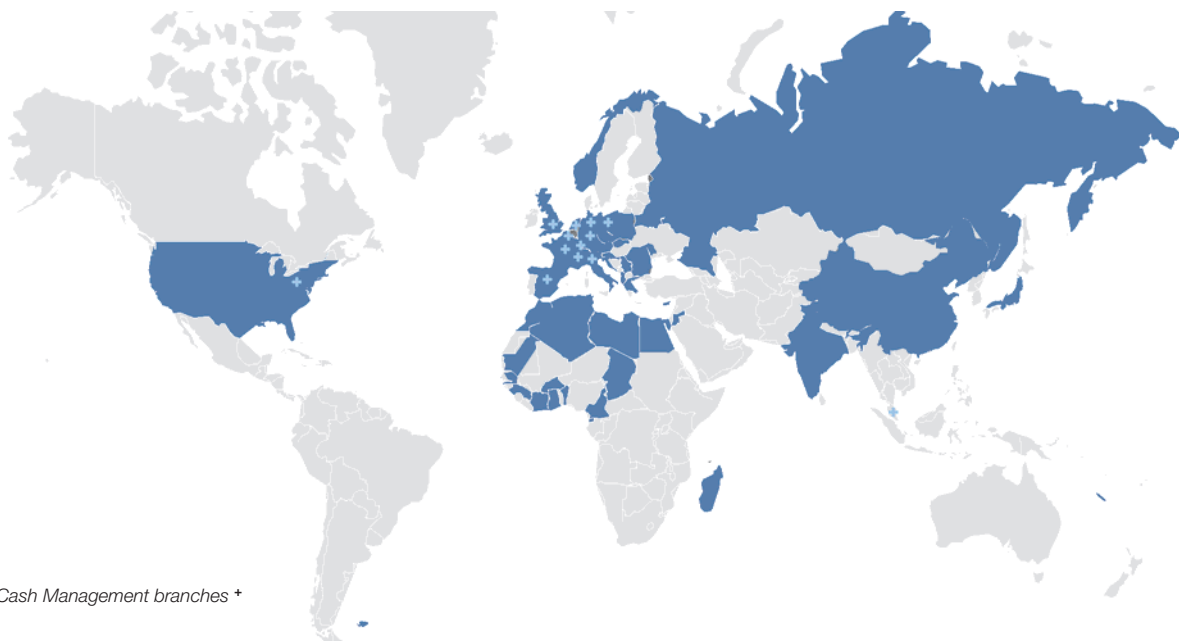
These new instruments allow to issue and to receive transfers and direct debit in euro on your accounts located in the SEPA zone as easily as on your national accounts.

These SEPA payments are founded on the XML-based ISO 20022 standard defined at the international level. With Societe Generale you can use these new formats, rich and harmonised, both to issue orders and for reporting.

**Societe Generale supports you in your SEPA project by providing customised solutions.**



# SOCIETE GENERALE, AN INTERNATIONAL CASH MANAGEMENT NETWORK



Cash Management branches \*

## EUROPE

Austria +  
Belgium +  
France  
Germany +  
Italy +  
Luxembourg +  
Spain +  
Switzerland +  
The Netherlands +  
The United Kingdom +

Albania  
Belarus  
Bulgaria  
Cyprus  
Croatia  
Czech Republic  
Georgia  
Greece  
Macedonia  
Moldova  
Montenegro

Poland +  
Romania  
Russia  
Serbia  
Slovakia  
Slovenia

## AMERICA

The United States +

## ASIA

China  
India  
Vietnam  
Japan +  
Singapore +

## THE MEDITERRANEAN

Algeria  
Egypt  
Jordan

Lebanon  
Morocco  
Tunisia

## AFRICA

Benin  
Burkina Faso  
Cameroon  
Chad  
Equatorial Guinea  
Ghana  
Guinea

Ivory Coast  
Madagascar  
Mauritania  
Senegal

## OVERSEAS

French Polynesia  
The French West Indies  
New Caledonia  
Reunion  
Mayotte



Societe Generale was awarded Best Bank in Central & Eastern Europe for 2010 - Euromoney Awards for Excellence 2010.



Best Cash Management Bank in Eastern Europe - TMI Awards 2010 for Innovation & Excellence.



Societe Generale counts a very large number of customers among the corporates using SWIFTNet and is one of the leading banks in terms of number of registered clients on SWIFTNet FileAct and SWIFTNet FIN.

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