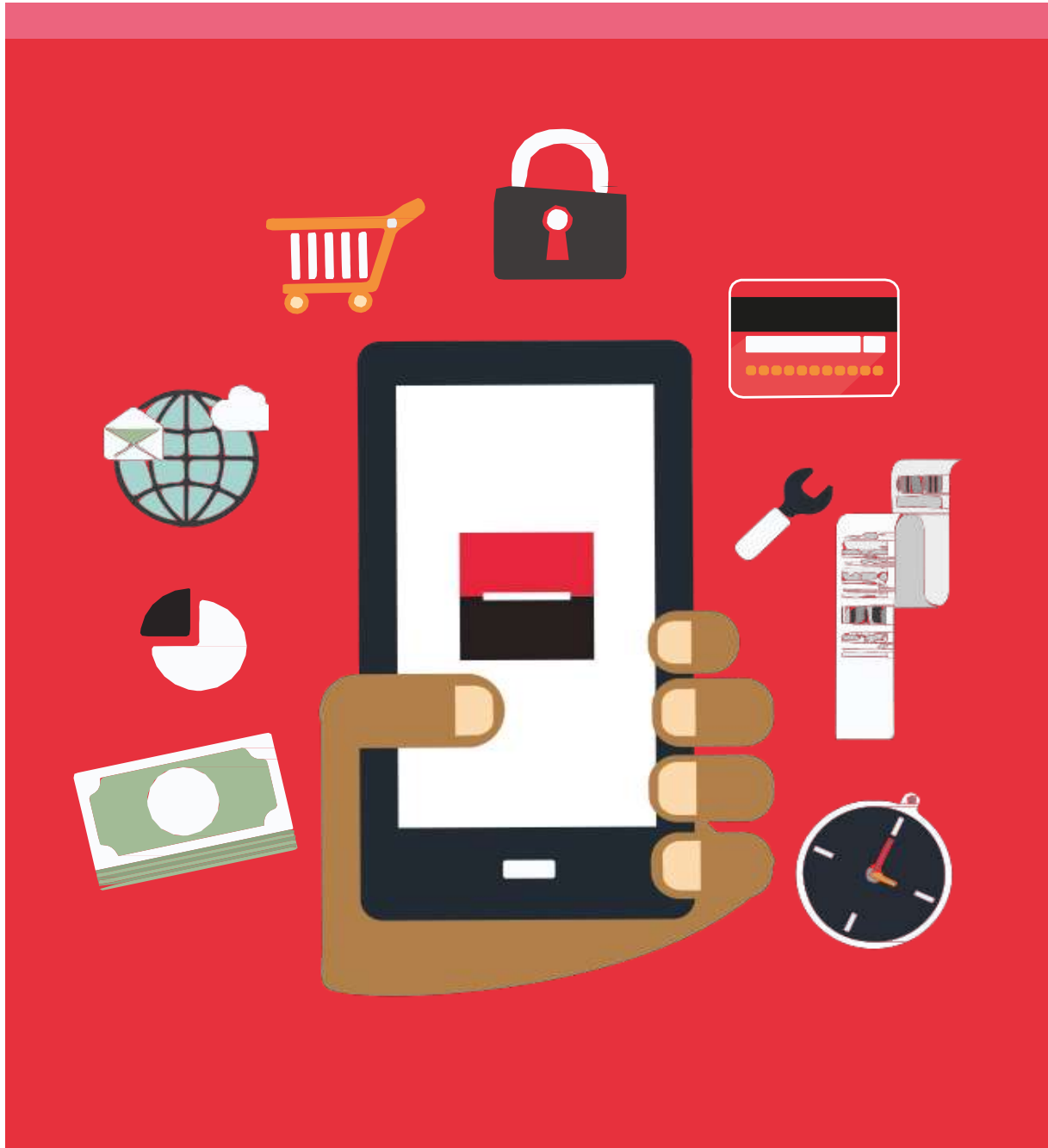

PROFESSIONAL SECRECY / PERSONAL DATA



The Bank is bound by professional secrecy. Obligation is on his staff not to reveal the confidential information of which he is aware. However, where the law so provides, professional secrecy can not be opposed to the persons, authorities or bodies targeted by the latter. The Client acknowledges that the Bank is obliged to process, whether automated or not, personal data collected on the Client when the Mobile Banking Agreement is concluded and executed, as well as in the space of the management of the banking relationship:

- Location: this application requires permission to use location data to locate agencies and distributors SOCIÉTÉ GÉNÉRALE CAMEROUN.
- Personal data: the application uses your bank identifier to retrieve your accounts and allow you to access the features of the application.
- Photos / MultiMedia / Files: the application requires access to files on your phone to save files.
- Phone ID and phone number : the application requires access to phone information, including phone number to be able to identify the phone.

1. PURPOSE OF THE PROCESSING OF PERSONAL DATA

The collection and processing carried out by the Bank has, in particular, the following purposes :

- * The management of the account and / or subscribed products and services, the establishment of proof of transactions and agreements; - the management of the customer relationship;
- * Risk management, the prevention of fraud, the recovery or assignment of receivables and the management of payment incidents;
- * Commercial prospection and sales promotion tools, of statistical and heritage studies; and
- * Compliance with legal and regulatory obligations, particularly with regard to operational risk management, the fight against money laundering and the financing of terrorism;
- * Any incident, false or irregular declaration, may be subject to specific treatment intended to prevent fraud;
- * Any other purpose related to the activity or services offered to the client.

2. DISCLOSURE OF PERSONAL DATA TO THIRD PARTIES

The Bank is authorized by the customer, by express agreement, to collect, process and communicate his personal data:

- To Société Générale Group legal persons, its supervisory authorities, service providers and subcontractors acting on its behalf, its partners, intermediaries, brokers and insurers, to the extent necessary to perform the services in question, and as needed to execute client orders and transactions, and ensure the security of computer networks and transactions ;
- To the beneficiaries of transactions and their Banks, for purposes of fight against money laundering and the financing of terrorism in accordance with the regulatory provisions in force. Out of the cases where they meet the legal or regulatory obligations to which is bound the Bank, as well as those mentioned above, these communications are essentially necessary for the management of the relationship and are intended in particular to ;

- Allow the study and management of the client's file within the framework of delegations granted by the Bank; - execute client orders and transactions, particularly in the context of the pooling of resources and services within the Societe Generale Group;

- Carry out statistical studies;

- Ensure the security of computer networks and transactions as well as the use of international payment networks. The Bank also distributes the products and services offered by other legal entities of the Société Générale Group. The information necessary for the study, the subscription and the management of the products and services can therefore be communicated to the entity concerned. The Bank may also be obliged, from time to time, for the presentation of products and services of Societe Generale Group's partners, to provide the information necessary for carrying out commercial prospecting actions. In these two cases, the customer can oppose, without having to justify his request, that these data be communicated and / or used for these purposes by contacting the customer service. The Client declares that he has obtained the necessary authorizations to collect all the personal data communicated to the bank concerning his shareholders, directors, employees or any other persons.

3. TRANSFERS OF PERSONAL DATA

The processing operations referred to above are likely to involve transfers of personal data to third countries which do not provide a sufficient level of protection of privacy, in particular because of the size of the data. Société Générale Group, its partners and subcontractors, and the measures taken to ensure the security of computer networks and transactions as well as the use of payment networks. In this case, the Bank shall implement the necessary means to ensure the protection and security of such data, which may nevertheless be communicated, at their request, to the official bodies and the authorized administrative or judicial authorities of the country concerned, particularly in the fight against money laundering and the financing of terrorism.

4. RIGHT OF ACCESS, RECTIFICATION AND OPPOSITION

The customer has a right of access to the personal data concerning him / her and can also request that the inaccurate, incomplete data be rectified, updated or deleted or outdated. He may also object, subject to justifying a legitimate reason, that personal data concerning him are being processed, it being understood that such opposition may make it impossible for the Bank to provide the product or service requested or subscribed or even the closure of his account. These rights can be exercised in writing at the customer service or at the Personal Data Commission in case of refusal of the customer service. The Bank is subject to the criminal provisions sanctioning money laundering and the financing of terrorism. It is also required to inquire of its client for transactions that appear unusual to him because of the modalities, their amounts or their exceptional nature compared to those initiated until now by the latter. The client undertakes to provide the bank as needed with any useful information on the context of these transactions.