

PRACTICAL GUIDE

CB Visa Gold Affaires Card



entreprises.sg.fr



Your indispensable telephone numbers

Loss, theft or fraudulent use of your card:
block your card 24/7, english-spoken service

+33 (0)9 69 39 77 77⁽¹⁾

How your card works:

+33 (0)9 69 39 33 39⁽¹⁾

Assistance and insurance services
for your card: 24/7

+33 (0)1 42 14 55 55⁽¹⁾

(1) No surcharge for call.

Getting started

Your card has been issued inactive

For security reasons, your new card has been issued inactive.

To activate it, please connect to our card activation website

<https://activation.carte.societegenerale.com>.

Your card is strictly personal

Do not lend it to anyone.

Your pin code is a secret

Do not give your PIN code to anyone - whether it's the police, insurance company, card blocking center or even Societe Generale.

If you have forgotten your PIN code and have not changed the default option to view it online, you will be able to consult your PIN code free of charge via the Sogecarte Net portal.

Useful Information
The activation website allows you to register/ manage your security phone number and your personal code to secure your internet payments (see Remote Payments section)

Alternatively, you can request a reissue, it will then be sent to your home by post⁽¹⁾.

Your card will be automatically renewed

You can use your card until the last day of the month indicated in "Valid until". Your new card will be directly sent to your house in the month preceding its expiration. You will receive a letter notifying you that your new card has arrived.

Be careful to fraudulent mails!

Societe Generale will never contact you directly through your professional email address for reasons relating to the management of your account or bank cards.

If you receive a false email using the identity of Societe Generale or one of its service providers asking you for your personal data or bank details, contact us immediately at the following: securite@societegenerale.fr.

(1) Service subject to tarification. Please refer to the latest French brochure « Conditions et tarifs appliqués aux entreprises, associations, institutions et acteurs de l'économie publique » available in Societe Generale branches or at www.entreprises.sg.fr.

Your card has been lost, not returned by an ATM, stolen or fraudulently used

Immediately telephone the Societe Generale Card Blocking center to block your card:

+33 (0)9 69 39 77 77⁽¹⁾

(24/7, english-spoken service)

As soon as you have requested the blocking of your card, a new card will be automatically re-issued⁽²⁾. Its secret code remains the same, unless you ask to modify it. Your new card is sent to your house within five working days (or is at your disposal from your company's contract manager under the conditions specified in your contract). In the event of a code change, according to the terms applicable to your contract, your new card will be given to your company manager and you will be able to consult your new code in the Sogecarte Net portal or it will be sent to you by mail at your personal address.

If you are abroad, the Card Blocking Center will offer to provide you a temporary solution (replacement card and/or emergency cash advance).

If your card is used fraudulently, immediately report any transactions you did not make yourself by completing the card dispute form available on www.entreprises.sg.fr, in the "Services d'urgence" section.

Your responsibility in case of fraudulent use

You will be fully released from any financial liability for all unauthorized transactions following your notification to the Card Blocking Center.

For unauthorized transactions carried out before the request to block the card, you are liable for up to a maximum of €50, with the exception of transactions carried out without using your personalized security data⁽³⁾.

For more information, please refer to the General Terms and Conditions of your Card.



Useful Information

The guarantee against fraudulent use is included in your Corporate card and reimburses you any remaining fees to which you may be subject.



(1) No surcharge for call. **(2)** Please refer to the latest French brochure « Conditions et tarifs appliqués aux entreprises, associations, institutions et acteurs de l'économie publique » available at your firm's Societe Generale branch office or at site www.entreprises.sg.fr. **(3)** However, when the payment service provider of the card acceptor is not located in the EEA, Saint-Pierre and Miquelon or Saint-Barthélemy, you are liable for up to €50 for unauthorised charges that occurred before your card was cancelled, even in the case of charges made without the use of personalised security details.

Day-to-day operations

MAKING PAYMENTS

Personalized payment limits

When your card was initially signed up, your firm defined its monthly payment capacity. With the agreement of your firm, you may at any time change this payment limit and adapt it to your needs.

In case of specific need, you can ask your company's contract manager for a specific raise⁽¹⁾.

Tracking your expenses "à la Carte"

Depending on the choice initially made by your firm, your transaction amounts will be debited either from your personal account or the company account. A monthly statement of your expenses is available at www.sogecartenet.fr.

Depending on the option selected by your firm, you may also receive it at a defined date (on the 1st, 5th, 10th, 15th, 20th, 27th, 28th or 29th of every month).

Your expenses are debited on a monthly basis, that is to say 4 days after the reporting date or after a longer period if your firm has selected this option.

Cost of payments

The pricing conditions relating to your payments are indicated in the brochure « *Conditions et tarifs appliqués aux entreprises, associations, institutions et acteurs de l'économie publique* » available at your branch or on the website www.entreprises.sg.fr.

Contactless function

You can pay contactless by approaching your card on the merchant's payment terminal, without typing the secret code up to €50 per transaction. For security reasons, beyond a certain number of successive transactions and a cumulative amount of purchases in contactless mode, you may be asked to enter your secret code to validate a payment transaction.

Since the implementation of the "Contactless plus" option, you can also use your card contactless with the secret code entry above 50€ depending on the merchants payment terminals.

To deactivate or reactivate this feature, please refer to your company's contract manager.

(1) Subject to the approval of your bank advisor.

REMOTE PAYMENTS

Pay in total peace of mind with 3D Secure

Validating some payments on websites displaying the “CB Paiement Sécurisé” / “Visa Secure” / “Mastercard ID Check” logo **will now require that you enter a one-time security code.**



VISA

SECURE

This code will be sent to you automatically by SMS or by telephone call, on the telephone number previously declared to Societe Generale, for each transaction concerned. It must be completed with a personal code, known only to you.



To register or manage your phone number (on which you will receive the one-time security code) as well as your personal code, we invite you to log in on our dedicated website at the following address: <https://activation.carte.societegenerale.com>, and let us guide you.

For more information, please visit www.entreprises.sg.fr.

Don't take any unnecessary risks

When buying online, make sure the website is reputable.

Check that the retailer's web site is secure. Its Internet address should start with “[https](#)” and there should be a lock icon in the address bar or at the bottom of your internet browser window.

ONLINE MANAGEMENT OF YOUR CARD

Access to the online management of your corporate card

Log on to www.sogecartenet.fr and follow connection instructions transmitted by your company.



Useful Information

If your firm has opted for the dematerialization of your card statement⁽¹⁾, Societe Generale will donate 5 Euro cents to the French National Forests Office (ONF) each time you make a payment with your card.



Monitoring your expenses

Thanks to Sogecarte Net, you will be able to consult your ongoing expenses and download your expense statements in Excel format and your pre-expense claim statements in PDF.

Access to your card statements

Sogecarte Net lets you consult and download a PDF version of your card statements going back 18 months. By registering your e-mail address, you will receive a notification as soon as a new statement is available.

Card characteristics

Online you can view your **secret code, your card's payment and cash withdrawal limits**, the date of your last statement and much more...

Modification of personal data

You can request a change of your bank account details (if your expenses are debited from your personal account) or of your mobile phone number, as well as a re-issue of your card secret code.

Declaration of travel abroad

You can inform us of a future trip abroad, in order to avoid any blockage of your card and your expenses, during a business trip.

(1) Or if your firm has selected the option (with a charge) to receive a paper statement in addition to Sogecarte Net.

CASH WITHDRAWAL OPTION

This is an optional service which may be taken out by yourself or your firm. It allows you to withdraw cash at ATMs in France and in the world.

Personalized cash withdrawal limits

Cash withdrawals may be authorized for France only, abroad only or anywhere in the world.

The limits which apply to your card have been defined with your firm.

In case of specific need, you can ask your company's contract manager for a specific raise⁽¹⁾.

Cost of cash withdrawals

The pricing conditions relating to your cash withdrawals are indicated in the brochure « *Conditions et tarifs appliqués aux entreprises, associations, institutions et acteurs de l'économie publique* » available at your branch or on the website www.entreprises.sg.fr.

(1) Subject to the approval of your bank advisor.

Assistance

Visa Gold Affaires Card Assistance⁽¹⁾ (24/7)

+33 (0)1 42 14 55 55

Thanks to the assistance services of your CB *Visa Gold Affaires* Card, you are covered by *Mondial Assistance* each time you travel⁽¹⁾.

Simply being a cardholder of a CB *Visa Gold Affaires* Card means that you are covered if you have an accident, illness or legal dispute during a business trip.



Important to know

In case of the loss or theft of your card, you will continue to be covered by the assistance services of your CB *Visa Gold Affaires* Card.



In case of an accident or illness when travelling.

First thing to do: contact *Visa Gold Affaires Assistance* before undertaking any action.

(1) In accordance with the contractual provisions provided for in the Visa Gold Affaires Card Assistance and Insurance contract available on entreprises.sg.fr or on our website dedicated to corporate card management sogecartenet.fr.

Insurances

Visa Gold Affaires Card Insurances⁽¹⁾ (24/7)

+33 (0)1 42 14 55 55

To be entitled to coverage by the *Visa Gold Affaires Card insurances*, you must have paid for beforehand, in full or in part of your expenses with your CB *Visa Gold Affaires Card* (trip, plane or train tickets, hotel, car rental, etc.).

Practical Suggestion

We recommend that you keep copies of your travel tickets, boarding passes and invoices, even if they were not paid with your CB *Visa Gold Affaires Card*. You will be required to submit these documents with your written claim within 15 days after the event.

Important

To be considered sick or victim of a guaranteed accident, you have to make it clear by a doctor that your medical condition implies the cessation of all activity and the medical prohibition to leave your room

(1) In accordance with the contractual provisions provided for in the Visa Gold Affaires Card Assistance and Insurance contract available on entreprises.sg.fr or on our website dedicated to corporate card management sogecartenet.fr.

Your benefits

HOTEL SERVICE

Available in many hotels. Two services to make your stay more pleasant⁽¹⁾.

Guaranteed reservation

When booking a hotel room, if you give your card number, you will not pay any deposit and your reservation will be guaranteed. It's as easy as that!

Express check-out service

With your prior consent, some hotels will prepare your bill after you leave and will send it directly to your office or home.

This service will save you precious time in your travels.



Useful Information

If you need to cancel your reservation, ask the hotel for the necessary time limit in order to avoid being charged for the first night.

Remember to ask for the reservation cancellation reference number to prevent any dispute and immediately confirm your cancellation in writing.



(1) In accordance with the terms granted by the hotels. For more information, please contact hotel services directly.



Société Générale S.A. with a capital of €981,475,408.75.
552 120 222 Trade & Companies Register of Paris – Registered office:
29, bd. Haussmann 75009 Paris, France. Insurance intermediary
duly registered with ORIAS under n°07 022 493 (www.orias.fr).
No ADEME (Agence de l'Environnement et de la Maîtrise de l'Energie):
FR231725_01YSGB. SG is a brand of Societe Generale.
BDDF/PAY/MON, 17 cours Valmy - CS 50318 - 92972 Paris La Défense cedex.
Studio Société Générale – Réf. : (K) 714017 – 11/2025.

