

« C.A.M.P.U.S. Awards » 2015

Call for student solidarity projects

RULES OF THE COMPETITION

ARTICLE 1 – ORGANIZING COMPANY

Natixis, a French joint stock corporation (société anonyme) with capital of € 4,970,490,073.60, registered with Registre du Commerce et des Sociétés de Paris under the number 542 044 524, headquartered at 30, avenue Pierre Mendès-France 75013 Paris, hereafter referred to as the “Organizing Company”, is organizing the fourth edition of the “C.A.M.P.U.S.” Awards call for student solidarity projects.

This set of rules (hereafter referred to as the “**Rules**”) defines the rules applicable to the C.A.M.P.U.S. Awards call for student solidarity projects (hereafter referred to as the “**C.A.M.P.U.S. Awards**”).

ARTICLE 2 – DURATION

Participation in the C.A.M.P.U.S. Awards is authorized between September 22, 2014 and November 28, 2014 inclusive, barring any amendment to the timetable in accordance with the terms of the Rules.

ARTICLE 3 – OBJECTIVES OF THE C.A.M.P.U.S. AWARDS

The C.A.M.P.U.S. Awards are aimed at supporting two (2) types of not-for-profit student solidarity projects:

- socio-cultural projects;
- socio-sporting projects.

Projects should be consistent with the following concept: sporting or cultural performance in the service of others.

These socio-cultural or socio-sporting projects should enable persons to undertake or participate in actions that are difficult or otherwise impossible for them to access.

The projects should reflect the commitments upheld by the Organizing Company, namely:

- solidarity;
- team spirit;
- equal opportunities;
- altruism.

ARTICLE 4 – PRIZES

The Organizing Company shall award three (3) prizes for each of the two categories, namely “socio-cultural solidarity projects” and “socio-sporting solidarity projects”.

The prizes comprise funding in the form of a sum of money awarded to the not-for-profit associations set up by the prize-winning teams. The size of the sums varies according to each project's ranking in the category concerned.

The following prizes shall be awarded:

Socio-cultural solidarity projects:

- 1st prize: five thousand euros (€5,000)
- 2nd prize: three thousand euros (€3,000)
- 3rd prize: one thousand five hundred euros (€1,500)

Socio-sporting solidarity projects:

- 1st prize: five thousand euros (€5,000)
- 2nd prize: three thousand euros (€3,000)
- 3rd prize: one thousand five hundred euros (€1,500)

The prizes stipulated above shall be awarded to the not-for-profit association to be set up by each of the prize-winning teams according to article 5 of the Rules.

The prizes awarded to the prize-winners may not give rise to any contestation for any reason whatsoever. Consequently, no claim of any sort shall be heard; in particular, the Organizing Company shall not be liable to compensate the prize-winner in any manner whatsoever in the event that the prize-winner proves incapable of receiving the said prize, either for personal reasons and/or reasons independent of the Organizing Company's will.

ARTICLE 5 – ELIGIBILITY OF APPLICANTS

Participation in the C.A.M.P.U.S. Awards is free and does not entail any obligation to purchase.

The C.A.M.P.U.S. Awards are open to teams comprising:

- a minimum of three (3) persons who have reached majority and are studying in metropolitan France (including Corsica) and;
- who are enrolled in a business school, an engineering school or a university, from the level L3.

Each team's members may come from the same school and/or university or from different ones. The participants must be organized in mixed teams of three (3) persons minimum.

No applicant may belong to more than one team.

All members of a given team agree to set up an association with a not-for-profit legal status, unless such an association exists already. The Organizing Company only employs the C.A.M.P.U.S. Awards

to fund projects that are presented by associations regulated by France's law of 1 July 1901 (loi du 1er juillet 1901) and whose statutes are duly published in France's official journal of associations and corporate foundations (Journal Officiel des Associations et des Fondations d'Entreprises or JOAFE).

The teams agree to transmit to the Organizing Company no later than February 28, 2015, proof that a not-for-profit association has been created, that the said association's statutes have been published in the JOAFE and that a bank account has been opened in the name of the said association.

The Association shall comprise all members of the team in question. If this is not the case, the Organizing Company shall not be able to deliver any of the prizes mentioned in article 4 of the Rules.

ARTICLE 6 – SUBMISSION OF THE PARTICIPATION PACK

After making themselves aware of the Rules, all teams must e-mail their full participation pack to the following e-mail address - campusawards@natixis.com – between September 22, 2014 and midnight of 28 November, 2014.

The full participation pack shall comprise the following items in PDF format:

- the duly completed registration form;
- the letter of commitment completed and signed by each team member;
- the application pack;
- a copy of each team member's ID document;
- a copy of each team member's student card for the year in progress;
- each team member's resume (CV);
- if necessary, any other document liable to clarify the project.

Only full participation packs, written legibly in French, complying with the structure of the forms and signed shall be presented to the jury.

Any participation packs that are illegible, incomplete or contain false information shall be disqualified.

All projects presented must be original and shall not be taken from or copied from actions undertaken as part of other initiatives.

Only full participation packs sent to the following e-mail address - campusawards@natixis.com – shall be accepted. Participation packs received by post shall be disqualified.

Any costs incurred in participating (costs of preparing the participation pack, travel costs, etc.) shall be borne by the team members.

No participation pack shall be returned to team members.

Warning:

Team members should note that the Organizing Company does not undertake any checks regarding the legality, the suitability or the opportunity of setting up and organizing the projects presented to it.

As a result, team members shall undertake their projects at their own risk and peril. The Organizing Company may in no way be held liable for any damages of any kind sustained by team members or third parties as a result of executing projects financed fully or partly via the C.A.M.P.U.S. Awards.

ARTICLE 7 – PROJECT SELECTION PROCEDURE

7-1 Jury

Two juries shall be set up. The first jury shall be charged with selecting socio-cultural projects and the second with selecting socio-sporting projects.

Each jury comprises five (5) members:

- one (1) representative of each of the Organizing Company's three (3) core businesses (Corporate and Investment Banking, Investment Solutions, Specialized Financial Services);
- one (1) representative of the Organizing Company's Communications and Sustainable Development Department;
- one (1) representative of the Organizing Company's Human Resources.

The Organizing Company reserves the right to change membership of the juries at any time.

The juries deliberate in private. They are independent and sovereign.

7-2 Pre-selection criteria and methods

Full participation packs received within the allotted timescales shall be examined by the jury set up for the category of project concerned.

The juries shall pre-select projects according to the following criteria:

- comprehensiveness of the participation pack;
- degree to which the project fulfills the criteria set out in article 3 of the Rules;
- motivation of the persons presenting the project;
- degree to which the project is realistic and viable.

Each jury shall choose the participation packs that it wishes to see presented orally (pre-selection).

7-3 Oral presentations

The members of the different teams responsible for projects pre-selected by the juries shall be contacted by e-mail before December 31, 2014 or any other date decided by the Organizing Company.

This e-mail shall indicate them to present their project orally in front of the jury set up for their category of project and shall mention the reserved date which will be fixed before January 31, 2015 or any other date decided by the Organizing Company.

During the oral presentation, members of each team shall have fifteen (15) minutes to present their project and fifteen (15) minutes to reply to the jury's questions.

7-4 Deciding prize-winners

Following the oral presentations, each jury shall name three (3) prize-winning teams. As a result, there will be three (3) prize-winning teams for socio-cultural solidarity projects and three (3) prize-winning teams for socio-sporting solidarity projects.

The results of the C.A.M.P.U.S. Awards shall remain confidential until officially announced.

7-5 Announcement of results

Results shall be officially announced in the week following the oral presentations.

The financial sum accompanying each prize shall be paid to the association set up by the prize-winning team which is designated by the Organizing Company according to the terms set out in article 4 of the Rules, provided that the prize-winning team transmits a proof that a not-for-profit association has been created, that its statutes have been regularly published in the JOAFE and that a bank account has been opened in the name of the said association.

If such an association has not been regularly set out or its status have not been duly published in the JOAFE pursuant to article 5 of the Rules, the Organizing Company shall not provide the financial sum to the prize-winning team.

In addition, each association concerned shall provide the Organizing Company with a tax receipt testifying to their receipt of this funding. All members of prize-winning teams make a firm undertaking to this effect.

ARTICLE 8 – TIMETABLE AND AMENDMENTS

The Organizing Company reserves the right at any moment to interrupt, cancel, defer or postpone the C.A.M.P.U.S. Awards and/or to amend the terms and conditions and the financial sums awarded to prize-winners as a result of information received by any appropriate means, in the event of force majeure or if circumstances independent of the Organizing Company's will require it. Note that the Organizing Company may not be held liable in such cases.

The Organizing Company reserves the right to postpone the deadline for submitting participation packs, relative to the deadline initially fixed at midnight of November 28, 2014. Any amendment shall be notified to team members by e-mail and the Rules shall then be updated accordingly and as far as

necessary, with the latest version posted online on the Organizing Company's website as quickly as possible.

The timetable for the C.A.M.P.U.S. Awards is as follows:

- September 22, 2014 to November 28, 2014 inclusive: participation packs submitted;
- December 1, 2014 to December 19, 2014 inclusive: participation packs checked by the Organizing Company and teams/projects pre-selected for oral presentations;
- At the latest January 31, 2015: pre-selected projects presented orally to the jury and C.A.M.P.U.S. Awards prize-winning event organized by the Organizing Company;
- February 28, 2015: deadline for the transmission of a proof that a not-for-profit association has been created, that the said association's statutes have been published in the JOAFE and that a bank account has been opened in the name of the said association and funding awarded to C.A.M.P.U.S. Awards prize-winning associations;
- March 1, 2015 and February 28, 2016: projects executed.

It is expressly stated that the dates mentioned above are furnished for indicative purposes only. The Organizing Company reserves the right to amend the C.A.M.P.U.S. Awards timetable at any moment for any cause whatsoever, providing that it informs team members beforehand as quickly as possible.

ARTICLE 9 – COMMITMENT BY TEAM MEMBERS

All team members of selected projects shall comply with any reasonable requests made by the Organizing Company concerning their participation in public relations events related to the C.A.M.P.U.S. Awards.

All team members of selected projects expressly authorize the Organizing Company to use their identity and image as well as a non-confidential summary of the team's projects in a public relations capacity in order to promote the C.A.M.P.U.S. Awards and the Organizing Company itself, without this conferring any remuneration, rights or advantages on the team members concerned.

If it transpires that all or some of the information furnished by team members was false, the team concerned may be immediately excluded from the C.A.M.P.U.S. Awards without team members having the possibility of making any claim and with the prize awarded to their association cancelled.

In addition, if the information furnished is proven to lack veracity following the award of prizes as set out in article 4 of the Rules, the association that received the said prize shall return the prize in cash form for its exact monetary value. Furthermore, the prize shall be reimbursed to the Organizing Company in the event that the project is cancelled, or is either not executed or not executed according to the stipulated terms.

By participating in the C.A.M.P.U.S. Awards, all team members expressly acknowledge their title to all of the rights attached to their team's project and undertake to relieve and guarantee the Organizing Company as regards any condemnation that might be pronounced against it based on a violation of the intellectual property rights attached to the project presented.

The Organizing Company shall ensure that the Association's use of the funds is consistent with the actions stipulated in the project presented.

ARTICLE 10 – PERSONAL DATA – CONFIDENTIALITY

Personal data collected within the framework of the C.A.M.P.U.S. Awards shall be handled and processed in accordance with France's (amended) data protection law (loi Informatique et Libertés) of January 6, 1978. The Organizing Company is responsible for handling and processing these data.

The personal data requested of team members in the documents comprising the C.A.M.P.U.S. Awards participation pack - the list of such documents being mentioned in article 6 of the Rules - are necessary for the team members' participation in the event, in accordance with the Rules.

A declaration has been made to France's data protection commission (Commission Nationale Informatique et Libertés) regarding the handling and processing of the personal data referred to above, such handling and processing being for the purposes of organizing a competition for students with a view to awarding funding to a not-for-profit association created to execute a project of a socio-cultural or socio-sporting nature.

In accordance with France's data protection act (loi Informatique et Libertés), all team members have the right to access, rectify and refuse the use of any nominative information that concerns him/her, this right being exercised in writing to the following e-mail address - campusawards@natixis.com – or to the following postal address:

NATIXIS
Direction des Ressources Humaines
Département recrutement
Sylviane Baumier
« C.A.M.P.U.S. Awards »
BP 4
75060 Paris CEDEX 02

With the exception of the provisions of article 9 “Commitments by team members” set out above, the Organizing Company agrees to maintain the confidentiality of all information submitted to it within the framework of the C.A.M.P.U.S. Awards and not to use such information for its benefit.

ARTICLE 11 – LIABILITY

The Organizing Company may not be held liable for any problem related to telephone links, conveyance of mail or any communication problem inherent to the internet or any dysfunction disrupting the C.A.M.P.U.S. Awards process.

Neither may the Organizing Company be held liable in the event that one or more team members is/are unable to address an application to the campusawards@natixis.com e-mail address or to participate in the C.A.M.P.U.S. Awards due to any technical deficiency or to any problem notably linked to network load.

More generally, the Organizing Company may not be held liable in the event that electronic mail sent to the campusawards@natixis.com e-mail address is either poorly received or not received at all due to communication outages, or to incidents linked to the use of a computer or to any other technical connection.

In all cases, if the C.A.M.P.U.S. Awards process is disrupted administratively and/or technically by serious dysfunctions or by a virus, a computer bug, unauthorized human intervention or any other cause independent of the Organizing Company's will, the Organizing Company reserves the right to interrupt, cancel, defer or postpone the C.A.M.P.U.S. Awards.

ARTICLE 12 – ACCEPTANCE OF THE RULES - SUBMISSION

Participation in the C.A.M.P.U.S. Awards implies that each team member accepts the Rules in full, without restrictions or reservations.

The full Rules of the C.A.M.P.U.S. Awards have been deposited with SCP FRADIN, TRONEL, SASSARD et Associés, a partnership of legal bailiffs, operating from 1, quai Jules Courmont, 69002 Lyon.

The full Rules may also be consulted on the Organizing Company's website (www.natixis.com) and may also be e-mailed free of charge to any person requesting the Rules via the following address: campusawards@natixis.com.

No reply will be made to any verbal, telephone or written request concerning the interpretation and application of the Rules, the mechanism and methods of the C.A.M.P.U.S. Awards or the list of prize-winners.

ARTICLE 13 – APPLICATION LAW - JURISDICTION

These Rules are subject to French law.

The Organizing Company reserves the right to settle any difficulty that may arise from the interpretation or the application of these Rules.

Any dispute that cannot be settled amicably shall be submitted to the competent courts.

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