

Shareholders' Club

SCOR SHAREHOLDERS' CLUB MEMBERSHIP TERMS AND CONDITIONS

ARTICLE 1: PURPOSE AND DEFINITIONS

- 1.1** This document sets out the terms and conditions under which SCOR offers the members of its Shareholders' Club information services and activities designed to help them gain a better understanding of the Group and its results.
- 1.2** Complying with the principle of equal treatment for all shareholders, SCOR provides the members of its Shareholders' Club with information and organizes events designed help them gain a better understanding of the company, its business and its activities. The information released by the Shareholders' Club is public; membership does not entitle members to receive price-sensitive insider information.
- 1.3** Membership of the SCOR Shareholders' Club is optional and free of charge. The membership conditions are set out in Article 2.
- 1.4** SCOR reserves the right to modify, at any time, the content of the services proposed by its Shareholders' Club, as well as the membership conditions. In such an event, the members would be informed as soon as possible via a written communication issued by the Shareholders' Club.
- 1.5** The communications and documents issued by the Shareholder's Club are provided in French and/or English.
- 1.6** The members of the Shareholders' Club in no way represent SCOR's shareholder base and may not act in this capacity.

ARTICLE 2: MEMBERSHIP CONDITIONS

- 2.1** Membership in the Shareholders' Club is open to all adult SCOR shareholders who are natural persons holding bearer or registered shares and who hold, individually:
- at least 100 bearer SCOR shares,
 - or at least 1 registered SCOR share.

Any change in the nominal value of the shares could lead to an adjustment of the minimum holdings required for membership.

- 2.2** In the case of jointly-held shares, only the natural adult person who represents the joint shareholders may apply for membership in the SCOR Shareholders' Club and benefit from the services offered to Club members.

ARTICLE 3 HOW TO JOIN

- 3.1** To become a member of the SCOR Shareholders' Club, each shareholder must fill in an online membership form on the Group's website www.SCOR.com. The decision to accept the application request rests solely with SCOR. Each accepted member receives an email confirmation of their membership. Membership is valid for two calendar years, at the end of which the member will receive an email with the purpose of confirming that he/she still meets the membership conditions set out in Article 2 and that he/she wishes to renew membership of the SCOR Shareholders' club for the next two calendar years.
- 3.2** Notwithstanding the provisions of Article 3.1 above, each member is free to cancel their membership at any time, by sending an email to this effect to the following address: SCOR-Actionnaires@scor.com.
- 3.3** SCOR may unilaterally decide to cancel the membership of members if it has been informed that they are no longer shareholders. SCOR may also, at regular intervals, ask members to provide a signed declaration regarding their status as shareholders, under penalty of having their membership revoked. Moreover, SCOR reserves the right to expel any member whose declaration of ownership of SCOR shares is found to be false or incorrect. Any member who ceases to fulfill the conditions set out in Article 2 hereof shall have his or her membership terminated *ipso jure*. If a member no longer meets the Club's membership conditions, he/she undertakes to inform the company as soon as possible by sending an email to this effect to the following address: SCOR-Actionnaires@scor.com. He/she will then cease to be a member of the Shareholders' Club and will lose all the advantages attached to such membership.

ARTICLE 4: SERVICES OFFERED

- 4.1** Members of the Shareholders' Club are informed of any events by means of specific paper and/or electronic communications, notably via the SCOR website. These events are free of charge and reserved exclusively for members. Unless stated otherwise, SCOR will in no circumstances cover travel costs to an event. An event may be cancelled at any time by SCOR, which will notify registered participants by email or other method. No compensation may be claimed by participants.
- 4.2** By joining the Shareholders' Club, each member implicitly authorizes the use of his or her picture in information and communication material published by SCOR. Such group images, captured during meetings and/or events organized by the Shareholders' Club, will be used exclusively in SCOR's paper and/or electronic information and communication material (letters to shareholders, website, publications, etc.) and will not mention the member's name.

ARTICLE 5: PERSONAL DATA AND CONTACTS

5.1 You can contact the SCOR Shareholders' Club by:

- telephone: +33 (0)1 58 44 73 83 from 09:30 to 12:00 and from 14:00 to 17:30, Monday to Friday
- mail: Club des Actionnaires, Département Relations Investisseurs, 5 avenue Kléber, 75795 cedex 16, Paris, France
- email: SCOR-Actionnaires@scor.com

We will make every effort to keep the website up to date and to respond to your requests as soon as possible.

5.2 The personal data collected by SCOR on the membership form is necessary to record the membership request and to enable members to benefit from the services provided by the Club, including invitations and events. This data may be processed electronically, mainly for the following purposes: getting to know the shareholders, managing shareholder relationships, running the Shareholder's Club, various invitations. Moreover, the members of the Shareholders' Club specifically authorize SCOR to communicate their data, including any updates, to the following third parties exclusively within the European Union:

- SCOR group entities involved in organizing Shareholders' Club events,
- SCOR business entities, as part of any services offered,
- any subcontractors, purely for the purposes of the subcontracted work,
- any duly authorized intermediary appointed by SCOR to manage its registered share accounts and to provide services relating to its general meetings of shareholders.

In accordance with the Data Protection Act of 6 January 1978, members of the Shareholders' Club have the right to access, modify and suppress personal data. To exercise this right, members should contact the Shareholders' Club:

- by mail: Club des Actionnaires, Département Relations Investisseurs, 5 avenue Kléber, 75795 cedex 16, Paris, France
- by email: SCOR-Actionnaires@scor.com

If they have legitimate grounds, any member may also object to the processing of their personal data.