

# Key Information Document

## PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## PRODUCT

### DB4 - Structured Deposit on UKXFD - Issue 9

**MANUFACTURER:** Société Générale, <http://kid.sgmarkets.com>, Call +33(0) 969 32 08 07 for more information

**DATE OF PRODUCTION OF THIS KID:** 19/03/2024

**ISSUER:** SOCIETE GENERALE LONDON BRANCH (SGLB)

**You are about to purchase a product that is not simple and may be difficult to understand**

## WHAT IS THIS PRODUCT?

<b>Product Currency</b>	GBP	<b>Settlement Currency</b>	GBP
<b>Listing</b>	None	<b>Deposit Nominal Amount</b>	100% of the Deposit Amount
<b>Deposit Amount</b>	200,000 GBP	<b>Capital Repayment</b>	Yes, 100% of the Deposit Amount at Maturity Date Only
<b>Maturity Date</b>	17/05/2030	<b>Early Redemption coupon</b>	6.50%
<b>Depository</b>	Societe Generale London Branch	<b>Early Redemption Barrier</b>	100% (i=4), 97.5% (i=5)
<b>Final Barrier</b>	95%	<b>Final Coupon</b>	39.00%
<b>Deposit reference</b>	OFDER		

## Underlying

Reference Underlying	Identifier	Index Sponsor	Currency
FTSE 100 Fixed Dividend Equal Weight Custom Index	UKXFD	Financial Times and London Stock Exchange	GBP

FTSE 100 Fixed Dividend Equal Weight Custom Index is an index where all dividends paid by its constituent stocks are reinvested and a fixed and steady deduction is applied. If the actual dividends paid are lower than (or higher than) this deduction, the net result will have a negative (or positive) impact on the performance of the index, compared to an index where the dividends are not reinvested. By looking at the deduction on its own, the significance of this deduction increases if the value of the index falls. This means that the deduction will represent a larger proportion of the index value if the index falls. Conversely, the deduction will represent a smaller proportion of the index value if the index rises.

## Type

This product is a structured deposit governed by English law.

## Objectives

This product is designed to provide a return when the product is redeemed (either at maturity or when redeemed early). It is possible for the product to be automatically redeemed early based on pre-defined conditions. If the product is not redeemed early, both the return and the capital redemption amount will be linked to the performance of the Reference Underlying. The product provides full capital protection at maturity only.

### Automatic Early Redemption

On any Early Redemption Observation Date, if the level of the Reference Underlying is at or above the Early Redemption Barrier, the product will be redeemed early and

you will receive, on the Early Redemption Payment Date:

100% of the Nominal Value, plus the Early Redemption Coupon multiplied by the number of periods the product has elapsed since inception.

A period corresponds to one year.

### Final Redemption

On the Maturity Date, provided that the product has not been redeemed early, you will receive a final redemption amount.

- If the Final Level of the Reference Underlying is at or above the Final Barrier, you will receive:

100% of the Nominal Value plus the Final Coupon

- Otherwise, you will receive 100% of the Nominal Value.

### Additional Information

- The level of the Reference Underlying corresponds to its value expressed as a percentage of its Initial Value.

- The Initial Value of the Reference Underlying is its value observed on the Initial Observation Date.

- The Final Level is the level of the Reference Underlying observed on the Final Observation Date.

- Coupons are expressed as a percentage of the Nominal Value.

- Extraordinary events may lead to changes to the product's terms or the early termination of the product and could result in losses on your investment

## Calendar

<b>Issue Date</b>	17/05/2024
<b>Initial Observation Date</b>	10/05/2024
<b>Final Observation Date</b>	10/05/2030

Maturity Date	17/05/2030
Early Redemption Observation Date	10/05/2028 (i=4), 10/05/2029 (i=5)
Early Redemption Payment Date	17/05/2028 (i=4), 17/05/2029 (i=5)

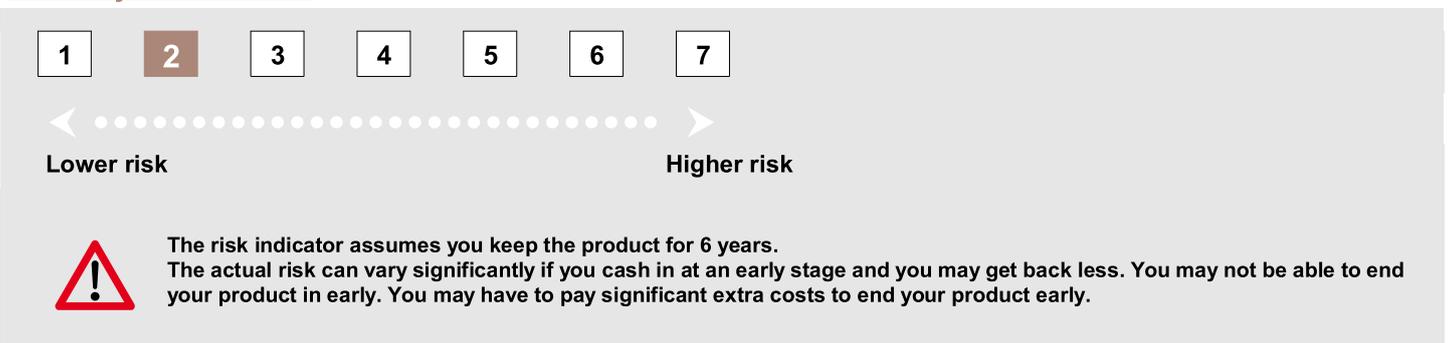
### Intended Retail Investor

The product is aimed at investors who:

- Have specific knowledge or experience of investing in similar products and in financial markets, and have the ability to understand the product and its risks and rewards.
- Seek a product offering capital growth with full capital protection and have an investment horizon in line with the recommended holding period stated below.
- Accept the risk that the deposit taker could fail to pay or perform its obligations under the product but otherwise they are not able to bear any loss of their investment, subject to the availability of any compensation under the UK Financial Services Compensation Scheme;
- Understand that the minimum reimbursement only applies at maturity and they could receive less than this amount if the product is sold beforehand.
- Are willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

### Summary Risk Indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class.

This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

You are entitled to receive back at least 100% of your capital (where "capital" means Nominal Value and not invested amount). Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash in before the Maturity Date.

If we are not able to pay you what is owed, you could lose your entire investment.

### Investment Performance Information

#### Factors affecting the product performance

The main factors that could affect the performance of the product is the performance of the underlying instrument(s) along with Societe Generale London Branch (SGLB) creditworthiness, which could have a material impact on the return, for instance if Societe Generale London Branch (SGLB) is unable to pay out the redemption amount.

Some other factors (such as the remaining time to the redemption date, interest rates, exchange rates, credit spreads, the dividend yield of the underlying where applicable, and in the case of multiple underlyings, the correlation between the various underlyings) could also affect the overall performance of the product on the secondary market.

There is no relevant index, benchmark or proxy which historical performance can be compared to the potential future performance of this structured product.

#### What could affect my returns?

**The potential yield of the product at maturity will depend, in particular, on the scenario of evolution, until maturity of the product, of the factors that may affect its performance, mentioned above.**

In a favorable scenario, if you hold the product to maturity or, (where applicable) until it early redeems, you might expect a return of 5.97% per annum.

In a moderate scenario, you might expect a return of 5.66% per annum.

In an unfavorable scenario, you might expect a return of 0.00% per annum based on an estimate of future performance. This case occurs when the underlying performs negatively, i.e. falls compared to its reference level in the product.

For the three scenarios above, if Societe Generale London Branch (SGLB) is not able to meet its obligation, you will have a negative return and could lose the entire initial amount.

#### Outcomes in severely adverse market conditions

In severely adverse market conditions, its expected return would be 0.0%. Furthermore, the product may undergo major price movements during the life of the product. The expected return can only be achieved if you don't exit before the maturity date of the product. This does not take into account the situation where Societe Generale London Branch (SGLB) is not able to meet its obligation.

All expected return figures presented in this section result from statistical calculations in accordance with the methodology prescribed under the PRIIP Regulation. They do not represent the return you will receive in each scenario but only a probability of return.

## WHAT HAPPENS IF SOCIETE GENERALE LONDON BRANCH (SGLB) IS UNABLE TO PAY OUT?

If SGLB defaults or is unable to meet its financial obligations, you may suffer a partial or total loss of the invested amount. Please be aware that SGLB

is covered by the UK Financial Services Compensation Scheme (FSCS) and if we are not able to pay you in relation to the deposit, you may be entitled to compensation under certain conditions and subject to certain limits.

The compensation limit applies to the aggregated amount of all of your deposits with SGLB and not to this deposit only. Any amount exceeding the compensation limit will not be covered by the protection of the FSCS. For more information, please visit the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

## WHAT ARE THE COSTS?

### Costs over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

#### Investment GBP 10,000.00

Scenarios	If you cash in after 1 year	If you cash in after 3 years	If you cash in at the end of the Recommended Holding Period
<b>Total costs</b>	GBP 551.50	GBP 598.05	GBP 762.63
Impact on return (RIY) per year	5.49%	1.96%	0.94%

### Composition of Costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

#### This table shows the impact on return per year

One-off costs	Entry costs	0.94%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs taken each year	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your investments and the costs presented in Section II.

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

**Recommended Holding Period: 6 years, which corresponds to the product maturity.**

Under normal market conditions, Société Générale or an entity of its group ensures a daily secondary market during the life of the product by providing bid and offer prices expressed as percentages of the Nominal Value and the difference between the bid and offer prices (the spread) will not be more than 1% of such Nominal Value. If you want to sell the product before the Maturity Date, the price of the product will depend on market parameters at the time you wish to sell and you may sustain a partial or total capital loss. In unusual market condition, the resale of the product may be temporarily or permanently suspended.

## HOW CAN I COMPLAIN?

Any complaint regarding the person advising on, or selling, the product can be submitted directly to that person. Any complaint regarding the product or the conduct of the product manufacturer can be submitted to Société Générale at the following address: SOCIÉTÉ GÉNÉRALE, Regulatory Information Department, 17 cours Valmy, 92987 PARIS LA DEFENSE CEDEX, FRANCE - [SG-complaints-kid@sgcib.com](mailto:SG-complaints-kid@sgcib.com) (<http://kid.sgmarkets.com>).

## OTHER RELEVANT INFORMATION

The latest Key Information Document is available online at <http://kid.sgmarkets.com>. This document may be updated since the date of its creation for as long as the product is available for purchase including the time during any commercialisation period.