

## 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

#### SGIS Secured Euro Cash Note

**ISIN:** XS2781245845

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

**COMPETENT AUTHORITY OF THE MANUFACTURER:** Autorité des Marchés Financiers (AMF) & Autorité de Contrôle Prudentiel et de Résolution (ACPR) is responsible for supervising Société Générale in relation to this Key Information Document.

**DATE OF PRODUCTION OF THIS KID:** 30/05/2024

**ISSUER:** SG Issuer | **GUARANTOR:** Société Générale

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>	EUR	<b>Settlement Currency</b>	EUR
<b>Listing</b>	Euronext Dublin	<b>Nominal Value</b>	EUR 100,000 per note
<b>Minimum Investment</b>	EUR 100,000	<b>Issue Price</b>	100% of the Nominal Value
<b>Maturity Date</b>	no Maturity, this product is open ended	<b>Minimum Reimbursement</b>	100 % of the Nominal Value at maturity only
<b>Floating Rate</b>	Reference Rate + Spread	<b>Reimbursement Floor</b>	100% of the Nominal Value
<b>Spread</b>	-1%		

### Underlying

Reference Rate	Relevant Screen Page	Fixing Time	Siteweb
ESTR	Bloomberg Page "ESTRON Index"	08:00 am CET	<a href="https://www.ecb.europa.eu/stats/fin">https://www.ecb.europa.eu/stats/fin</a>

### Type

This product is a secured and limited recourse debt instrument governed by English law.

### Term

This product has a life span Open-Ended but can be redeemed earlier according to the conditions indicated in the "objectives" section below.

### Objectives

The objective of this product is to increase the invested capital by compounding it daily at the Reference Rate plus a Spread. This product is a solution designed for investors seeking alternatives to traditional money market investment, by offering a return in addition to a full capital protection at redemption.

The product does not have a fixed lifetime.

### Redemption

Both the investor and the Issuer have the right to terminate the product on the Early Redemption Dates during the product's lifetime with a 5 Business Day notice. At redemption, you will receive an amount equal to the highest between:

- (1) The Reimbursement Floor or,
- (2) The Nominal Value which has been compounded daily at the Floating Rate starting from the Issue Date.

### Additional Information

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. The product is available through public placement and for the offer period defined in the following jurisdiction: Ireland.

### Calendar

<b>Issue Date</b>	12/07/2024
<b>Maturity Date</b>	None (open-ended)
<b>Early Redemption Dates</b>	Any Business Date

### 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 and have an investment horizon in line with the recommended holding period stated below.
- Are able to bear a total loss of their investment and any potential return in case of default of the Issuer and / or Guarantor.

- 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



← ..... →  
Lower risk Higher risk



The risk indicator assumes you keep the product for 1 year 2 days. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

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.

Inflation Risk : if the current economic situation characterized by high inflation persisted throughout the life time of the product, then the "real" return of the product, equal to its return minus the inflation rate, might be negative.

### Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Market could develop very differently in the future.

#### Recommended holding period:

**Until the product is called or matures**  
This may be different in each scenario and is indicated in the table

#### Example Investment:

**EUR 10,000**  
If you exit after 1 year 2 days

Scenarios	Minimum*	EUR 10,000	The return is only guaranteed if you hold the product until its recommended holding period and the Issuer of the product and Société Générale (the Guarantor) are able to meet their obligations under the product.	EUR 10,186
<b>Stress</b>	<b>What you might get back after costs</b>			
Product ends after 1 year 2 days	Average return each year		1.9%	
<b>Unfavourable</b>	<b>What you might get back after costs</b>			EUR 10,273
Product ends after 1 year 2 days	Average return each year		2.7%	
<b>Moderate</b>	<b>What you might get back after costs</b>			EUR 10,320
Product ends after 1 year 2 days	Average return each year		3.2%	
<b>Favourable</b>	<b>What you might get back after costs</b>			EUR 10,400
Product ends after 1 year 2 days	Average return each year		4.0%	

(\*) the return shown in the Minimum Scenario is the Minimum Reimbursement and does not include other type of return such as guaranteed coupon payments.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

The % figures in the table represent the potential positive (green) or negative (red) returns you might achieve at the end of the recommended holding period (last column) or by selling the product before (previous column) and for a stressed, unfavourable, moderate and favourable scenario (per line). These scenarios were calculated using simulations based on the underlying's past performance.

## WHAT HAPPENS IF SOCIÉTÉ GÉNÉRALE IS UNABLE TO PAY OUT?

If the Issuer defaults you may only claim any unpaid amount from Société Générale (the Guarantor). Should Société Générale default or file for bankruptcy, you will have recourse over the collateral assets. Depending on their net value, you may suffer a partial or total loss of the invested amount, whilst keeping a recourse on Société Générale for the shortfall with your claim. If the Guarantor becomes subject to resolution measures in the form of the bail-in tool ("bail-in"), your claim may be reduced to zero, converted into equity or its maturity may be postponed. Please be aware that your Investment is not covered by any investor compensation or guarantee scheme.

Please find the ratings of Société Générale at <https://investors.societegenerale.com/en/financial-and-non-financial-information/ratings/credit-ratings>.

## WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

The duration of this product is uncertain as it may terminate at different times depending on how the market evolves. The amounts shown here consider two different scenarios (early call and maturity). In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here.

We have assumed:

- EUR 10,000 is invested
- a performance of the product that is consistent with each holding period shown.

	If the product reaches maturity
<b>Total costs</b>	EUR 0
Annual cost impact(*)	0.0%

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at maturity your average return per year is projected to be 3.2% before costs and 3.2% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (0.5% per annum of amount invested / 50 EUR per annum). This person will inform you of the actual distribution fee.

### Composition of Costs

One-off costs upon entry or exit		If you exit after the Recommended Holding Period
Entry costs	0.0 % of the amount you pay in when entering this investment	EUR 0
Exit costs	0.0 % of your investment before it is paid out to you	EUR 0

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

### Recommended Holding Period: 1 year 2 days

The investor has the right to terminate the product on any Early Redemption Date during the product's lifetime.

## 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: SOCIETE GENERALE, Regulatory Information Department, 17 cours Valmy, 92987 PARIS LA DEFENSE CEDEX, FRANCE - 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 as of the date it is first created and for as long as the product is available for purchase, including during the marketing period of the product, where applicable. Further risks and information about the product are detailed in the product prospectus in accordance with Regulation (EU) 2017/1129. The prospectus (including its summary in the relevant local languages annexed to the Final Terms when the context requires) is available online at <http://prospectus.socgen.com>, and/or may be obtained free of charge upon request by calling +33(0) 969 32 08 07.