



# CANTOR FITZGERALD IRELAND PRIMESAVER MONTHLY ROLLING 100% PROTECTED BOND

- ▶ Floating interest rate linked to the ECB's Euro Short Term Rate (€STR) less an adjustment of 1% p.a.
- ▶ Flexible investment, monthly access with 1 week's prior notice and no fixed investment term.
- ▶ Redeemable monthly at the option of the Investor and also Callable by the Issuer.
- ▶ 100% Capital protection is provided by Societe Generale (Moody's A1 / S&P's A / Fitch A)\*.
- ▶ This Bond's interest rate can not become negative if rates fall as returns are floored at 0%.
- ▶ This is a low risk investment (SRI Risk Score 2 out of 7\*\*).
- ▶ Minimum investment: €100,000. The minimum tradable denomination is in even blocks of 1,000 units.

## **This is Marketing Material.**

This brochure is directed at retail clients, professional clients or eligible counterparties, as categorised within the meaning of EU Markets In Financial Instruments Directive 2014/65/EU (MiFID II) who have received investment advice.

**Warning: If the Issuer exercises its right to Call the Bond at any time, the Bond will redeem and the investor will receive 100% of capital invested and any return due.**

**WARNING: This Investment is a complex investment product and may be difficult to understand. Investors should not invest in this product without having sufficient knowledge, experience and professional advice from their Financial Broker to make a meaningful evaluation of the merits and risks of investing in a product of this type, and the information contained in this document and the Base Prospectus.**

\*Source: Bloomberg 24th May 2024. \*\*Societe Generale KID Document 24th May 2024.

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A premier global financial services firm

**This is Marketing Material.**

Potential investors should note that in purchasing any product described in this document, you will be purchasing from Cantor Fitzgerald Ireland Ltd who as the Distributor shall arrange for the securities to be settled to the custody account of an investor. Potential investors should also note that this document is the sole responsibility of Cantor Fitzgerald Ireland Ltd and that Societe Generale and its affiliates take no responsibility for the reliability, accuracy or completeness of its contents, any representations made herein, the performance of the product or the marketing of the product including compliance with any applicable marketing or promotion laws, rules or regulations. Societe Generale and its affiliates specifically disclaim any liability for any direct, indirect, consequential or other losses or damages including loss of profits incurred by you or by any third party that may arise from any reliance on this document.

**WARNING: Assessments of the economic impact of elevated geopolitical risks including conflicts, tensions between states, economic sanctions and potential sovereign defaults on this investment are not possible at present. These risk factors may negatively impact on the counterparty default risks, valuations & performance of this investment.**

**WARNING: If either SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.**

## Executive Summary

|                            |   |
|----------------------------|---|
| <b>Bond Interest Rate:</b> | This Bond pays investors the Euro Short Term Rate (€STR) less an adjustment of 1% p.a. €STR is a variable interest rate benchmark set daily by the European Central Bank (ECB), which reflects the wholesale Euro unsecured overnight borrowing costs for banks located in EU member states that use the Euro currency. |
| <b>No Fixed Term:</b>      | Investments & redemptions take place monthly on the 12th day of every month subject to 1 week's prior notice (by the 5th of every month), the Bond is also redeemable at any time by the Issuer on 1 week's notice.   |
| <b>Minimum Investment:</b> | €100,000 Initially, (Minimum tradable denomination is in even blocks of 1,000 units). subsequent investments have a minimum investment amount of €10,000. A minimum balance of €100,000 must be maintained at all times.  |
| <b>Guarantor:</b>          | 100% Capital protection each month is provided by Societe Generale (one of the largest European financial services groups). For added security this Bond is also fully collateralised (see further details on page 9).  |
| <b>Issuer:</b>             | SG Issuer (the flagship issuer of Societe Generale).  |
| <b>Lead Distributor:</b>   | Cantor Fitzgerald Ireland Ltd. a part of the Cantor Fitzgerald global financial services group.   |
| <b>Target Market:</b>      | The Bond is not suitable for all investors and is only suitable for a certain portion of the investment portfolio of Target Market investors. Please see page 17 for further details of the Identified Target Market.   |

### Investment Structure:

The Cantor Fitzgerald Ireland PrimeSaver Monthly Rolling 100% Protected Bond (the "Bond" or "Investment") is designed to generate returns linked to the prevailing Euro Short Term Rate (€STR) less an adjustment of 1% rolling monthly. €STR is the Euro interest rate benchmark which reflects the wholesale Euro unsecured overnight borrowing costs for banks located in EU member states that use the EUR currency. The European Central Bank (ECB) is the administrator for €STR which is published at 7 AM (GMT) on every business day on the Eurosystem payments platform. Investors will have access to funds and the interest earned on giving 1 week's prior notice before each monthly Optional Dealing Date. If no encashment notice is received, investors funds will roll on for another month, continuously earning the prevailing €STR interest rate less 1% p.a.

This 100% protected Bond has been designed so that investors may achieve a greater return on short term funds than they may get from most retail banks. The €STR interest rate is a variable rate, calculated daily and based on the Euro interbank lending market. €STR is independently calculated and published by the European Central Bank (ECB), with the aim of ensuring greater transparency and fairness in the market.

### Indicative Example of This Bonds Rate of Return Calculation:

| €STR Daily Interest Rate* | Rate Adjustment | Bond Daily Rate = (€STR - 1%)* |
|---------------------------|-----------------|--------------------------------|
| 3.912% p.a.               | 1% p.a.         | 2.912% p.a.                    |

\*As at the 24th May 2024, €STR is a variable rate and subject to daily changes.

The Bond aims to provide a continuously competitive interest rate for investors and allows monthly access with a flexible investment term, this Bond is redeemable monthly on 1 week's prior notice. If no encashment notice has been received by Cantor Fitzgerald 1 week before the next monthly Optional Dealing Date(s) the Bond will automatically roll on to the next monthly period.

**100% Capital Protection:** This Bond provides 100% capital protection at the end of each monthly Optional Dealing Date(s). In addition to the Senior Bond Guarantee by Societe Generale, Collateral has also been added to the Bond in order to mitigate the risk of the Issuer defaulting. It acts as a form of additional insurance. If the Issuer defaults or becomes insolvent, the Collateral assets can then be sold with the aim of recovering the market value of the Bond. Please see page 9 for further details on the Collateral.

**Monthly Liquidity:** The Bond's minimum holding period is 1 month. However, this Bond could also be viewed as a medium or longer term investment. Investors can encash their investment monthly subject to giving 1 weeks prior notice before the Optional Dealing Date(s). If no 1 week's prior encashment notice has been received The Bond will automatically roll on to the next monthly period. The Bond is redeemable monthly at the option of the Investor and also callable daily by the Issuer. There is more flexibility on the timing of deal sizes of €10 million and above, further details are available on request.

**No Up Front Fees:** This Bond has no entry or front loaded fees, and investors will not be subject to early exit penalties for exiting provided 1 week's advance notice has been given before the next monthly Optional Dealing Date(s).

**Risk:** The Bond has a Summary Risk Indicator of 2 (SRI rating 2 out of 7), it is categorised as a Low Risk investment with a flexible investment term. Risk factors include the financial failure of Societe Generale or SG Issuer. These secured bonds will also be collateralised with collateral assets held in accounts fully segregated from Societe Generale. The Bond is not suitable for all investors and is only suitable for a certain portion of the investment portfolio of typical investors. We draw your attention to the Risk Factors on page 11. Please also note the Bonds interest rates are variable and so can change daily.

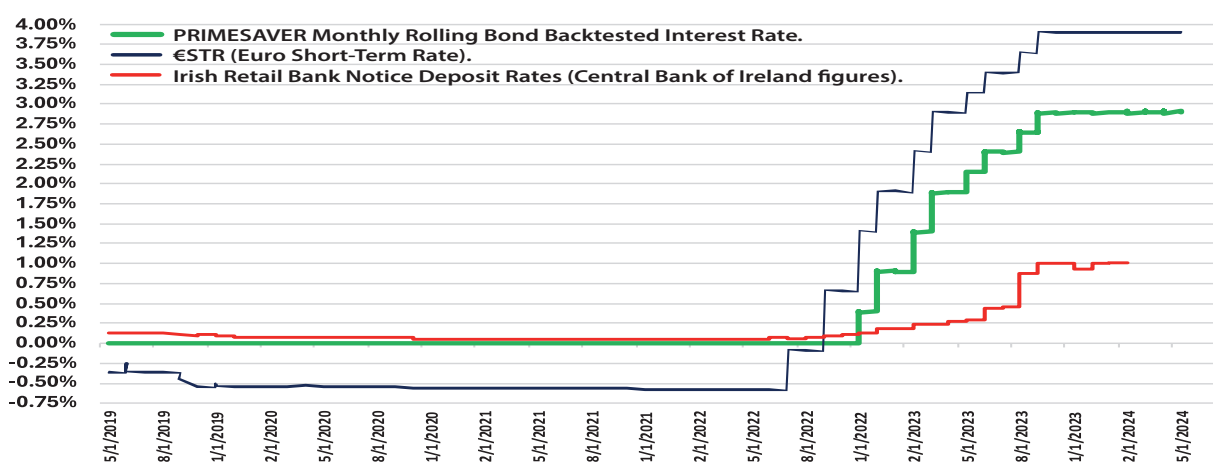
**Advice:** This Bond is being marketed on an advisory basis only. Prior to investing, it is important that you take financial advice from your Financial Advisor or from your Cantor Fitzgerald Ireland Portfolio Manager. We also draw your attention to the target market assessment provided on page 17 of this brochure.

**Warning: If the Issuer exercises its right to Call, the Bond will redeem and the investor will receive 100% of capital invested along with any interest return due.**

## How the Bond Works

This Bond aims to deliver a higher return than Irish retail bank deposits with monthly access and 100% capital protection. This Bond provides a market leading variable interest rate linked to the Euro Short Term Rate (€STR) less an adjustment of 1% p.a. The €STR rate is calculated and published by the European Central Bank (ECB), and reflects the wholesale Euro unsecured overnight borrowing costs for banks located in Euro currency member states. This Bond can be encashed monthly on the 12th day of January, February, March, April, May, June, July, August, September, October, November and December each year subject to 1 week's notice prior to the relevant monthly Optional Dealing Date. If no encashment notice is received the Bond will automatically roll on to the next monthly period. The €STR rate since inception is illustrated in the chart below, as well as the Bonds back tested rates that would have been payable had this Bond existed, along with the average interest rates payable by Irish retail banks on notice deposits. Since €STR rates have turned significantly positive in 2023 the Bond would have produced significantly higher rates than most Irish retail bank notice deposits.

**Backtested Bond Rate of Returns Vs €STR Rate and Irish Bank Notice Deposit Rates\*.**



\*Data Source: ECB, Central Bank of Ireland credit-and-banking-statistics/retail-interest-rates, Cantor Fitzgerald 3rd May 2024.  
Prior to Start Date of €STR rates on 1st October 2019 we have used its predecessor the EONIA rates.

- Returns:** This Bond pays investors a variable rate of interest equivalent to €STR less an adjustment of 1% p.a. The variable rate can increase or decrease daily in accordance to fluctuations in the €STR rate as published by the ECB on this weblink: [https://www.ecb.europa.eu/stats/financial\\_markets\\_and\\_interest\\_rates/euro\\_short-term\\_rate/html/index.en.html](https://www.ecb.europa.eu/stats/financial_markets_and_interest_rates/euro_short-term_rate/html/index.en.html). This Bond has interest returns floored at 0% and so will not pay negative rates should they occur at sometime in the future. In 2014, the ECB became the first major central bank to introduce a negative deposit rate policy, in an effort to push banks to lend more and boost inflation and economic activity. €STR interest rates remained negative until mid 2022.
- 100% Capital protection:** 100% Capital protection is provided by a Guarantee from Societe Generale and in addition this Bond has the added security of a segregated collateral pool. The 100% capital protection applies at each of the Optional Dealing Date(s) for the duration of the investment. The capital protected amount will adjust higher to reflect the interest accrued every time The Bond rolls forward to a new monthly period if The Bond has not been encashed.
- No Fixed Term:** The minimum holding period is at least 1 month. However, investors can withdraw from the Bond monthly by giving at least 1 week's notice before the monthly Optional Dealing Date(s) to Cantor Fitzgerald Ireland Ltd. If no encashment notice is received The Bond will automatically roll on to the next monthly period. Societe Generale also have the right to Call the Bond and return clients funds together with any interest due, at any time subject to 1 week's notice to Cantor Fitzgerald. It is likely the Issuer would call the Bond if €STR rates fell below c. 1%.
- How to Invest:** A new clients application form for this Bond together with funds must be with Cantor Fitzgerald Ireland Ltd. at least 10 business days before the Issue date of 12th July 2024 or any subsequent monthly Optional Dealing Date.

**WARNING: Past performance is not a reliable guide to future performance.**  
The value of investments may go down as well as up.

**WARNING: These figures are estimates only. Simulated past performance is not a reliable guide to the future performance of this investment.**

**WARNING: For illustrative purposes only.**  
Back tested past performance is not a reliable indicator of future performance.



## Examples of Bond returns:

**A) If an investor invested €100,000 for 1 day** on 12th May 2024 and the €STR rate was 3.906%, the daily interest accrued on this Bond would be calculated as:  $€100,000 \times (3.906\% - 1\% = 2.906\%) / 360 = \text{€8.0722 for one day}$  and the Bonds value increases to **€100,008.07**.

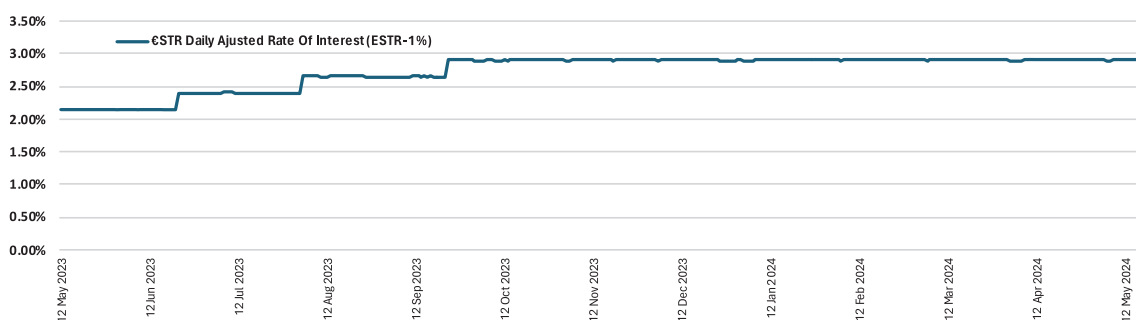
However, in this bond the daily interest is reinvested and compounded every day, the interest is earned on top of the interest accruing daily. This bonds returns compound and can grow faster over time as the interest accumulates.

**B) If an investor invested €100,000 for 1 month** on 12th May 2024 and the €STR Rate is 3.906% and remained unchanged for 1 month until the 12th June 2024, the daily interest  $(3.906\% - 1\% = 2.906\%) / 360$  on this Bond compounds up to €250.54 for one Month (31 days). The Bonds value increases to €100,250.54.

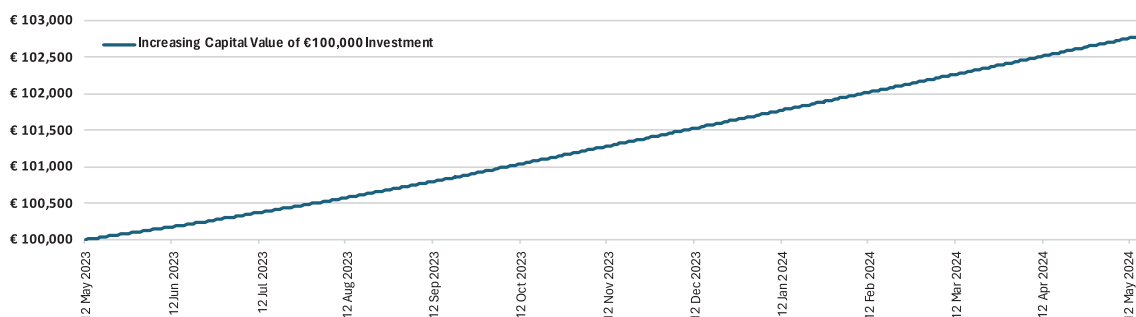
**C) If an investor invests €100,000 for 1 year** on 12th May 2024 and the €STR Rate is 3.906% and unchanged for 1 year until the 12th May 2025, the daily interest  $(3.906\% - 1\% = 2.906\%) / 360$  on this Bond compounds to €2,990.07 for one year. The Bonds value increases to €102,990.07.

**D) Below are illustrative examples of the Capital values daily adjusted rates and daily interest that would have been achieved over the last 12 months from 12th May 2023-12th May 2024 when the €STR adjusted rates (€STR -1%) were in a range from 2.144% in May 2023 to 2.912% in May 2024.**

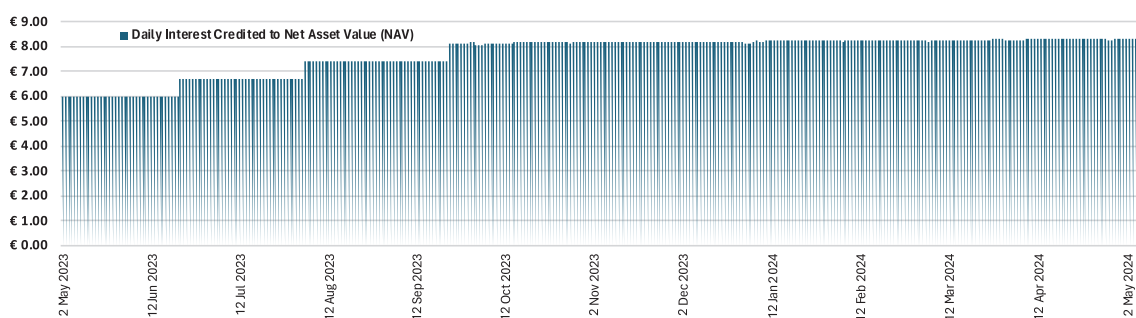
**The Bonds Daily Adjusted Rate Of Interest (€STR -1%):**



**Increasing Capital Value of a €100,000 Investment in The Bond Over Last 12 Months:**



**Daily € Amount of Interest Credited to Net Asset Value (NAV) Over Last 12 Months:**



**WARNING: Past performance is not a reliable guide to future performance.  
The value of investments may go down as well as up.**

## Key Features

This Bond aims to deliver high returns with monthly access and 100% capital protection.

|   |  |
|---|--|
| <b>Bond Interest Rate:</b>                        | The €STR rate less an adjustment of 1% p.a. $\text{Max}(0\%; (\text{€STR Rate} - 1\%)) \times \text{Day Count Fraction}$ .   |
| <b>€STR rate:</b>                                 | €STR is the leading Euro variable interest rate benchmark set daily by the ECB and published daily at this weblink: <a href="https://www.ecb.europa.eu/stats/financial_markets_and_interest_rates/euro_short-term_rate/html/index.en.html">https://www.ecb.europa.eu/stats/financial_markets_and_interest_rates/euro_short-term_rate/html/index.en.html</a>  |
| <b>Optional Dealing Date(s):</b>                  | Investments & redemptions take place monthly on the 12th day of January, February, March, April, May, June, July, August, September, October, November and December each year.   |
| <b>Notice Period:</b>                             | On the 5th day of each month 1 week prior to the relevant monthly Optional Dealing Date (by 1.00 pm) clients of Cantor Fitzgerald can give an encashment or Investment instruction quoting their investor name and account number to their Cantor Fitzgerald relationship manager by telephone (01 633 3800), by email or in writing to Cantor Fitzgerald, Cantor Fitzgerald House, 23 St. Stephen's Green, Dublin 2. However, there is more flexibility on the timing of deal sizes of €10 million and above, further details are available on request. |
| <b>How to Invest:</b>                             | A new clients application form for this Bond together with funds must be with Cantor Fitzgerald Ireland Ltd. account at least 10 business days before the Issue date of 12th July 2024 or any subsequent monthly Optional Dealing Date. The minimum tradable denomination is in even blocks of 1,000 units.  |
| <b>Investment Term:</b>                           | The Bond is open-ended and is investable and redeemable monthly on the Optional Dealing Date(s) subject to the 1 week notice period.   |
| <b>Capital Security:</b>                          | This Bond is 100% Capital Protected by the Guarantor Societe Generale, it is also fully collateralised, has returns floored at 0% and can not pay negative interest rates.   |
| <b>Bond Guarantor:</b>                            | Societe Generale (credit ratings: Moody's A1 / S&P's A / Fitch A).<br>29 Boulevard Haussmann, Paris, Ile-de-France, 75009, France.   |
| <b>Additional Security &amp; Collateral Pool:</b> | The Collateral Assets held in the Collateral Account N° 355,990 established with the Collateral Custodian (BNY Mellon S.A.). Please see page 9 for further details.  |
| <b>Bond Issuer:</b>                               | SG Issuer. 16 Boulevard Royal, L-2449, Luxembourg.   |
| <b>Callability:</b>                               | The Issuer may also redeem or Call the bond at any time subject to 1 week's prior notice to Cantor Fitzgerald. The Issuer would likely Call the Bond if €STR rates fell below c. 1%. If the Bond is called Cantor Fitzgerald will endeavor to inform you and / or your investment advisor.   |
| <b>Exchange Listing:</b>                          | The Bond will be listed on the Euronext Paris Stock Exchange (Regulated Market).   |

**The Collateral Pool:** In addition to the Senior Bond Guarantee by Societe Generale, Collateral has also been added to The Bond in order to mitigate the risk of the Issuer defaulting. It acts as a form of additional insurance. If the Issuer defaults or becomes insolvent, the Collateral assets will be sold with the aim of recovering the market value of The Bond. The Collateral is a UCITS eligible pool of assets consisting of Gilts, Investment Grade Bonds and/or equities. The Bank of New York Mellon as the Custodian holds the Collateral in a segregated account, monitors its value and deals with the sale of the assets should the Issuer default. If there was a shortfall in the collateral pool investors would still have a Senior ranking claim on Societe Generale as The Bond Guarantor.



**Warning: If the Issuer exercises its right to Call at any time, the Bond will redeem and the investor will receive 100% of capital invested and any return due.**

## About Societe Generale and SG Issuer



- Societe Generale is one of the largest European financial services groups with more than 25 million customers in 65 different countries.\* Societe Generale's market capitalisation as of the 24th May 2024 was €21.75 billion.\*\*
- Societe Generale is a French credit institution (bank) authorised and supervised by the European Central Bank ('ECB') and the Autorité de Contrôle Prudentiel et de Résolution (ACPR) (the French Prudential Control and Resolution Authority), regulated by the Autorité des marchés financiers (the French financial markets regulator) (AMF) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in the UK for its activity conducted in UK.\*
- Societe Generale's strong credit ratings as of 24th May 2024 are in the table below (Please note these are subject to change during the investment term)\*\*:

| Credit Rating    | Moody's | S&P | Fitch |
|------------------|---------|-----|-------|
| Societe Generale | A1      | A   | A     |

- SG Issuer is a 100% owned subsidiary of Societe Generale and will act as Issuer of The Bond.
- The return of your invested capital and any growth due is dependent on Societe Generale paying back the amounts due under its obligations on the Bond. Consequently, the investor bears a credit risk on the Guarantor. This is called Counterparty Risk or Credit Risk. Please see page 11 for further details about Counterparty Risk. These Secured Notes will also be collateralized with collateral assets held in accounts fully segregated from Societe Generale.
- SG Issuer is the flagship issuer of Societe Generale with over €30 billion in outstanding notes and bonds.\*

**WARNING: If either SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.**

**Major Irish Banks Credit Ratings\*\* are below for comparison purposes only:**

| Irish Bank Credit Rating | Moody | S&P  | Fitch |
|--------------------------|-------|------|-------|
| Bank of Ireland          | BBB   | A3   | BBB+  |
| AIB Bank                 | A3    | BBB  | N/a   |
| Permanent TSB Plc.       | A2    | BBB+ | BBB   |

Credit ratings above as at the 24th May 2024. The 3 Irish banks above are not involved with this investment.



## About Cantor Fitzgerald Ireland Ltd.

Cantor Fitzgerald Ireland Ltd. was formed through the acquisition of Dolmen Stockbrokers in 2012, by leading global financial services firm Cantor Fitzgerald. With a proud history of stockbroking and servicing our private clients and financial advisors in Ireland since 1995, Cantor Fitzgerald Ireland provides a full suite of investment services, primarily in personalised share dealing, pensions and investment management, debt capital markets and corporate finance. We are recognised as a primary dealer in Irish Government bonds. Our clients include private individuals and corporate entities, financial institutions, investment funds, Credit Unions and charities. Cantor Fitzgerald, a leading global financial services group at the forefront of financial and technological innovation has been a proven and resilient leader for over 70 years.

- Cantor Fitzgerald LP was originally established in 1945 and today is one of the world's preeminent investment banks, with operations in 32 cities across North America, Europe, Asia Pacific and the Middle East.
- Cantor Fitzgerald and its affiliates execute over \$200 trillion in notional financial transactions annually and services more than 7,000 institutional clients.\*\*\*
- Cantor Fitzgerald's affiliates and subsidiaries include BGC, Newmark Knight Frank, CCRE, Cantor Fitzgerald Asset Management, Cantor Prime Services and other businesses.

\*Source: Societe Generale, \*\*Source Bloomberg, \*\*\*Source Cantor: Fitzgerald 24th May 2024.

## What Do The Credit Rating Letters Mean?

A credit rating is an evaluation of the credit worthiness of a debtor. The evaluation is made by a credit rating agency of the debtor's ability to pay back the debt and the likelihood of default. The credit rating represents the credit rating agency's evaluation of qualitative and quantitative information for a company or government, including information obtained by the credit rating agencies' analysts.

Credit ratings are used by bond buyers to determine the likelihood that the issuer will repay its bond obligations. Each agency uses its own individual rating methodology for measuring creditworthiness. Credit ratings can be subject to modification due to changes in the economy, business environment or other issues affecting a specific firm, industry or country.

The table below defines what the credit ratings from each agency actually mean.

| Credit Risk                           | Moody's | S & P     | Fitch     |
|---------------------------------------|---------|-----------|-----------|
| <b>Investment Grade</b>               |         |           |           |
| Highest Quality                       | Aaa     | AAA       | AAA       |
| High Quality<br>(Very Strong)         | Aa1     | AA+       | AA+       |
|                                       | Aa2     | AA        | AA        |
|                                       | Aa3     | AA-       | AA-       |
| Upper Medium Grade<br>(Strong)        | A1      | A+        | A+        |
|                                       | A2      | A         | A         |
|                                       | A3      | A-        | A-        |
| Lower Medium Grade                    | Baa1    | BBB+      | BBB+      |
|                                       | Baa2    | BBB       | BBB       |
|                                       | Baa3    | BBB-      | BBB-      |
| <b>Below Investment Grade</b>         |         |           |           |
| Lower Grade<br>(Somewhat Speculative) | Ba1     | BB+       | BB+       |
|                                       | Ba2     | BB        | BB        |
|                                       | Ba3     | BB-       | BB-       |
| Low Grade<br>(Speculative)            | B1      | B+        | B+        |
|                                       | B2      | B         | B         |
|                                       | B3      | B-        | B-        |
| Poor Quality<br>(May Default)         | Caa1    | CCC+      | CCC+      |
|                                       | Caa2    | CCC       | CCC       |
|                                       | Caa3    | CCC-      | CCC-      |
| Most Speculative                      | Ca      | CC        | CC        |
| No Interest Being Paid / Bankruptcy   | C       | C+, C, C- | C+, C, C- |
| In Default                            | D       | D         | D         |

Source: Moody's, S&P and Fitch 24th May 2024.

**WARNING: If either SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.**

## The Structure of this Bond

This Bond is a Senior Bond\* issued by SG Issuer, a 100% owned subsidiary of Societe Generale. The return of your relevant capital protected amount in this Investment, as well as the Investment Return, will be dependent on the solvency of SG Issuer as Issuer and Societe Generale as The Bond Guarantor, or in the case of a default the segregated collateral pool (please see page 9) for further details). This Bond can be encashed each month subject to 1 week's prior notice before each monthly Optional Dealing Date without penalties. There is no fixed investment term beyond the initial monthly period. If no 1 week's prior encashment notice is received, The Bond will automatically roll on to the next monthly period. The 100% capital protection and any interest payable will be dependent on the solvency of SG Issuer as Issuer and Societe Generale as Guarantor.

A new clients application form for this Bond together with funds must be with Cantor Fitzgerald Ireland Ltd. account at least 10 business days before the Issue date of 12th July 2024 or any subsequent Optional Dealing Date.

In the case of a default by SG Issuer or Societe Generale, investors have a senior claim to Societe Generale on the residual amount (if any) up to the nominal value of the Bond. Senior Debt is borrowed money that a company must repay first if it goes out of business. Senior Debt holders are most likely to be repaid, followed by junior debt holders, preferred stock holders and common stock holders. In the event that Societe Generale should default or become insolvent, the Bond would terminate early and the Collateral assets will be sold with the aim of recovering the market value of the Bond. If the realised value of the collateral was deficient you will still have a claim against Societe Generale for any difference or shortfall. This claim may be paid in full or part depending on the full range of creditors who hold similar claims against Societe Generale.

\*Please also see definition of Senior Debt on page 18.

**WARNING: The return of your 100% Capital Protected amount, as well as the Investment Return, will be dependent on the solvency of SG Issuer and Societe Generale and the segregated collateral pool if all were to default you will lose some or all of your investment.**

**Warning: If the Issuer exercises its right to Call on any Optional Dealing Date, the Bond will redeem early and the investor will receive their 100% capital protected amount and any return due.**

**WARNING: If you invest in this Bond it could be called or redeemed on any monthly Optional Dealing Date.**





## This Senior Bond Is Fully Collateralised

In addition to the Senior Bond Guarantee by Societe Generale, Collateral has also been added to the Bond in order to mitigate the risk of the Issuer defaulting. It acts as a form of additional insurance. If the Issuer defaults or becomes insolvent, the Collateral assets will be sold with the aim of recovering the market value of the Bond.

**This Bond is a Senior Secured Bond issued by SG Issuer, a 100% owned subsidiary of Societe Generale S.A. The Senior counterparty risk to Societe Generale is also mitigated through the use of a pool of assets known as “Collateral”. This Bond provides investors with multiple layers of protection to mitigate the impact in the event of any potential future default by Societe Generale.**

### During the life of the Secured Bonds:

These Secured Bonds will be collateralized with collateral assets held in accounts fully segregated from the Societe Generale estate.

The monitoring of the collateral assets will be performed by an independent Monitoring Agent, The Bank of New York Mellon, London Branch.

### Independent Custody and Monitoring:

The Collateral is held with The Bank of New York Mellon (Luxembourg) S.A. who acts as an independent custodian. The type and value of Collateral is monitored daily by The Bank of New York Mellon London Branch, to ensure that it is of sufficient value to cover the value of the Product each day. The independence of the Custodian from the Issuer is key so that it can efficiently and accurately:

- Ensure the segregation of the Collateral assets used to back the Product securities
- Monitor the value and type of the Collateral assets posted by the Issuer
- Ensure operational efficiency in case of default on the Issuer

This means that should Societe Generale default or become insolvent, the Collateral would be easily accessible, and could be quickly sold to recover some or all of the current market value of the Bond.

### In case of default by Societe Generale:

Investors will have a security interest over the segregated collateral assets.

The liquidation process is predefined and will be managed by independent service providers.

### Collateral features:

Eligibility Criteria:

- Any assets that are eligible to be included in the assets of an Undertakings for Collective Investment in Transferable Securities complying with UCITS IV.
- Bonds with a rating inferior to B-, asset backed securities (ABS) and non UCITS hedge funds shares are excluded from the scope of the Eligible Collateral Assets.

### Collateral Rules:

The Eligible Collateral Assets shall meet the diversification requirements applying to the assets of an Undertaking for Collective Investment in Transferable Securities complying with UCITS IV.

### Haircuts:

Applicable for equities other than any equities comprised in one of the following indices: S&P 500, EUROSTOXX 600, NIKKEI 225, HK Index, Korean Index: 10%.

|   |  |
|---|--|
| <b>Format:</b>                            | EMTN Secured.  |
| <b>Issuer:</b>                            | SG Issuer.   |
| <b>Guarantor:</b>                         | Societe Generale (A1/A/A).   |
| <b>Currency:</b>                          | EUR.   |
| <b>Maturity:</b>                          | Open-ended.  |
| <b>Collateral:</b>                        | UCITS eligible collateral pool (i.e. Pools of assets that follow the UCITS IV directive risk diversification rules and eligible assets |
| <b>Domicile:</b>                          | Luxembourg.  |
| <b>Paying Agent:</b>                      | Societe Generale Bank & Trust Luxembourg (SGBT).   |
| <b>Auditor:</b>                           | Deloitte.  |
| <b>Collateral Custodian:</b>              | The Bank of New York Mellon (Luxembourg) S.A. *  |
| <b>Collateral Monitoring Agent:</b>       | The Bank of New York Mellon, London Branch.  |
| <b>Security Trustee / Security Agent:</b> | BNY Mellon Corporate Trustee Services Ltd.   |
| <b>Disposal Agent:</b>                    | The Bank of New York Mellon, London Branch.  |
| <b>Substitute Paying Agent:</b>           | The Bank of New York Mellon, London Branch.  |
| <b>Collateral Pool:</b>                   | The Collateral Assets held in the Collateral Account N° 355990 established with the Collateral Custodian.                              |
| <b>Collateralisation Percentage:</b>      | 100.0%   |

**WARNING: If either SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.**



## What Risks Should Be Considered Before Investing?

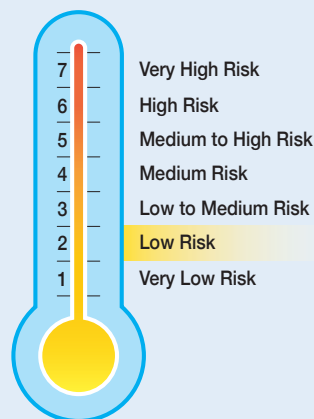
### Summary Risk Indicator:

This Bond has a Summary Risk Indicator of 2 (SRI rating 2\* out of 7), therefore it is categorised as a Low Risk investment.

#### SRI Risk Indicator Scale

The SRI Summary Risk Indicator for Investment Bonds

- SRI is composed of two measures;
  - Market Risk Measure (MRM)
  - Credit Risk Measure (CRM) of Issuer / Guarantor.
- 1-7 SRI Risk Scale.
- 1 Being Lowest Risk for Investors.
- 4 Being Medium Risk for Investors.
- 7 Being Highest Risk for investors.



*\*Source : Societe Generale KID Document as of 24th May 2024.*

### Counterparty risk on SG Issuer as the Issuer and Societe Generale as Guarantor of the Senior Bond:

By investing in the Bond you take a credit risk to SG Issuer and Societe Generale, SG Issuer in its capacity as Issuer and Societe Generale as Guarantor. In the case of a default by SG Issuer or Societe Generale, investors have a claim on the proceeds of the Segregated Collateral Pool and have a senior claim to Societe Generale on the residual amount (if any) up to the nominal value of the Bond. Senior Debt is borrowed money that a company must repay first if it goes out of business. Senior Debt holders are most likely to be repaid, followed by junior debt holders, preferred stock holders and common stock holders. If a counterparty is unable to fulfil its contractual obligations to return funds to an investor this is known as a default. Societe Generale could default and the realised value of the collateral could be deficient. In the case of a Senior Debt\* default by SG Issuer or Societe Generale investors would receive the Recovery Value of the Bond. Please also see pages 8-10 for further details on credit risk and the independent credit ratings of Societe Generale as the Guarantor of the Bond.

### 100% Capital protection:

This Bond provides 100% capital protection, its value and any interest credited each month is 100% protected by Societe Generale one of Europe's largest banking groups. Unlike many protected Bonds, investors are not tied-in to a long term and can withdraw their money monthly subject to 1 week's prior notice being given before the next monthly Optional Dealing Date.

### Issuer Callability Risk:

- This Bond is redeemable monthly subject to 1 week's notice before the Optional Dealing Date(s) at the option of the Investor. The Bond is also callable at any time by the Issuer subject to 1 week's prior notice to Cantor Fitzgerald Ireland Ltd. If the Issuer exercises its right to call, the Bond will redeem with 100% of the capital invested and any interest due. It is likely the Issuer would call the Bond if €STR rates fell below c. 1%. The Bond may be redeemed by the Issuer, thus the final maturity date is unknown and can lead to re-investment risk for the investor. The timing of an Issuer "Call" or redemption event may not suit investors.

### Market risks:

- This Bonds interest rates are variable and so can change daily. Rates may decrease or increase over time.
- Interest rates and financial markets are speculative in nature and can be volatile, future interest rates may trade lower than interest rates prices. A U.S., European or global economic recession may result in interest rates or financial markets weakening significantly. Global pandemics, geo-political tensions, invasions, war, natural hazards, seismic hazards, climatic events or technological developments can cause a disruption to markets. Bank Earnings earnings could fall. Credit Ratings may change. Economic policies, taxation policy, interest rates, interest rate spreads, currency exchange rates, or tax rates may change.
- Inflation has increased, if it remains high or continues increasing over the duration of your Investment and if the returns on your Investment are lower than the rate of inflation this will reduce your purchasing power and what you could buy in the future.
- This investment may result in an opportunity cost where other assets generate a higher return on investment.

**Warning: Inflation may have an impact on the performance / value of your investment and on the nominal returns.  
The 100% capital protection cannot protect against the effect of inflation over time.**

**Liquidity risk:**

- You will not have access to your funds outside of the monthly Optional Dealing Dates. However, there is more flexibility on the timing of deal sizes of €10 million and above, further details are available on request. Withdrawals will be paid into your Cantor Fitzgerald Ireland Ltd. cash account within 3 business days of the Optional Dealing Date. Any withdrawals received after the relevant 1 week prior notice period will be processed the following month. While this Bond has a flexible investment term, it is envisaged that investors will hold the Bond for at least 1 month and all investors should consider the recommended term and the 1 week advance notice period required before the monthly Optional Dealing Date(s) before investing. In some exceptional circumstances, or at the discretion of Cantor Fitzgerald Ireland Ltd. you may not be able to purchase new units of the Bond.

**Concentration Risk:**

- Your investment in the Bond should only be considered as a part of your overall diversified investment portfolio. You should not put all, nor a large part, of the money you have available for investment into any one investment, or exposed to any one counterparty.

**Risk to Returns:**

- The returns on the Bond are dependent on the performance of the €STR Interest rate less an adjustment of 1% p.a., the returns of which are not certain. There is no guarantee that the Investment will achieve the estimated or anticipated returns illustrated in this document, that it will achieve the returns achieved in the past or that it will achieve any investment return at all. The early encashment value of this Bond may, during its lifetime, be lower than the amount of the capital invested.

**Interest Rate Risk:**

- This Bonds performance is reliant on the €STR Interest Rate less a 1% p.a. adjustment. Interest rates are variable and there is the potential that changes in overall interest rates may significantly reduce the level of interest received on this investment.

**No recourse to any Deposit Guarantee Scheme:**

- This Investment is not a Deposit. In the event of a default of SG Issuer as Issuer or Societe Generale as Guarantor your investment will not be covered by any Deposit Guarantee Scheme.

**Risk of Bond withdrawal:**

- If the volume of funds raised for the Bond is insufficient to proceed, or exceeds any pre hedged amounts, or in the event of extreme market volatility, Cantor Fitzgerald Ireland Ltd., at its sole discretion and without notice, may withdraw the product, or cease to accept applications for it. Investments may also be scaled back or reduced and refunded, in whole or in part, before the Issue Date at the sole discretion of Cantor Fitzgerald Ireland Ltd.

**WARNING: This Investment is a complex investment product and may be difficult to understand. Investors should not invest in this product without having sufficient knowledge, experience and professional advice from their Financial Broker to make a meaningful evaluation of the merits and risks of investing in a product of this type, and the information contained in this document and the Base Prospectus.**

**Hedging Risk:**

- After the receipt of a completed application form or an instruction to invest in the Bond, any investor or potential investor who then subsequently decides not to proceed with, or to withdraw from the investment for any reason whatsoever, either before or after the investment date, may then be entirely liable for any hedging costs, breakage costs or bid offer spreads which were incurred by Cantor Fitzgerald Ireland Ltd. in unwinding the position for the investor.

**Redemption Risk:**

- This Bond could be redeemed early, or "Called" by the Issuer at any time on 1 week's notice to Cantor Fitzgerald Ireland Ltd. The Bond is likely to be called if €STR interest rates became negative.

### Bail In Risk:

- A bail-in provides relief to a financial institution on the brink of failure by requiring the cancellation of debts owed to creditors and or unsecured depositors.
- In 2014, the member states of the European Union adopted the European Union Bank Recovery and Resolution Directive (BRRD) as a means to protect the financial health of, and the banking services provided by, its banks (called “EEA Financial Institutions”). By January 1, 2016, each European Union member state adopted legislation (collectively, the “Bail-In Legislation”) implementing the BRRD, which ultimately gave regulators the power to restructure the liabilities of a distressed bank.
- The BRRD gives certain powers under a “bail-in tool” to national supervisory authorities with respect to certain institutions (which could include the Guarantor) in circumstances where a national supervisory authority has determined that such an institution is likely to fail. The relevant regulation that implemented the BRRD into the Irish legislative system is the European Union (Bank Recovery and Resolution) Regulations (S.I. No 289 of 2015), which came into effect on 15 July 2015 (save for the bail-in tool, which came into effect on 1 January 2016). This bail-in tool includes the ability to cancel all or part of the principal and/or interest of any unsecured liabilities or to convert certain debt claims into equity or other securities of the issuer or another person. These powers could be exercised in respect of the Bond. If the Guarantor becomes subject to resolution measures in the form of bail-in, investor’s residual claim on the Guarantor; corresponding to the shortfall between investor’s initial claim and the net proceeds of the collateral assets, may be reduced to zero, converted into equity or its maturity may be postponed. As a result, in the event of a failure of Societe Generale as Guarantor the exercise of any resolution power or any suggestion of any such exercise could materially adversely affect the value of the Bond and could lead to the investor losing some or all of the value of the investment in the Bond.

### Collateralisation and limited recourse:

There is no guarantee that following enforcement of the relevant pledge, the collateral proceeds available for distribution (or the value of the collateral assets available to be delivered) will be sufficient to pay all amounts due to investors. If there is any shortfall in amounts due to an investor then such investor shall have no further claim against the Issuer, but keeps a claim against the Guarantor (Societe Generale) in respect of any such shortfall amounts.

**WARNING: Assessments of the economic impact of elevated geopolitical risks including conflicts, tensions between states, economic sanctions and potential sovereign defaults on this investment are not possible at present. These risk factors may negatively impact on the counterparty default risks, valuations & performance of this investment.**

### Prospectus and KID Documents:

Investors should refer to the KID (Key Information Document), the prospectus and final terms associated to this Bond before making any investment in the Bond.

The KID document is available at [cantorfitzgerald.ie/private-clients/structured-investments/](http://cantorfitzgerald.ie/private-clients/structured-investments/)

It is also recommended that investors read carefully the “risk factors” section of the Issuers Base Prospectus dated 31st May 2023 and final terms associated to this Bond before making any investment in the Bond. The prospectus is available at [prospectus.socgen.com](http://prospectus.socgen.com) and/or could be obtained free of charge from Societe Generale at the internet link stated in this document or from Cantor Fitzgerald Ireland Ltd. upon request.



**WARNING: The value of your investment can go down as well as up**

**WARNING: If either SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.**

## Questions & Answers

### How can I invest?

The Minimum Investment is €100,000. For clients who are already invested in the Bond subsequent investments will have a minimum investment amount of €10,000. A new clients application form for this Bond together with funds must be with Cantor Fitzgerald at least 10 business days before the Issue date or any subsequent Optional Dealing Date. If you are not an existing customer you will need to open an account with Cantor Fitzgerald Ireland Ltd. and provide us with the documentation as per the Checklist at the back of this brochure, together with a cheque made payable to "Cantor Fitzgerald Ireland Ltd." or funds transfer to the bank details on the application form, ensuring to give your Cantor Fitzgerald Ireland Ltd. account number and your name as a reference with the fund transfer. This Bond is available to Individuals, Pension Funds, ARF's/AMRF's and Corporates within the Identified Target Market. Before investing in this Bond please contact either your broker in Cantor Fitzgerald Ireland Ltd. or your financial advisor to ensure this Bond meets your financial needs and is suitable for your risk profile.

### Who should invest in The Bond?

The Bond may be suitable for some investors with an investment time horizon of 1 month or longer, looking for enhanced growth potential with 100% capital protection and monthly access to funds. Please see page 17 for further details of the Identified Target Market. The Bond is not suitable for all investors and also is only suitable for a certain portion of the investment portfolio of Target Market investors.

### How often is the Bond priced?

The Bond is priced daily. The €STR rate less a 1% adjustment is also calculated daily.

**Why and when might The Bond be Called by the Issuer:** The Bond may be called by the Issuer at any time with 1 week's prior notice to Cantor Fitzgerald Ireland Ltd., if for example €ESTR rates fell below 1% p.a. the Bond may be called by the Issuer.

### Can I encash The Bond?

Yes, you can encash out of The Bond monthly by giving 1 week's prior notice to Cantor Fitzgerald Ireland Ltd. before the next monthly Optional Dealing Date(s) (by 1.00 pm the 5th of each month) and no early encashment penalties will apply. You will not have any access to your funds outside of the Optional Dealing Dates(s). However, there is more flexibility on the timing of deal sizes of €10 million and above, further details are available on request. If The Bond has not been encashed on a monthly Optional Dealing Date, it will automatically roll on to the next monthly period.

### How does this Bond work?

The Bond is a liquid investment which may be bought and sold at any time. However, this Bond provides 100% capital protection at the Optional Dealing Date(s) only and it will pay a return based on the €STR Interest Rate less an adjustment of 1% p.a.

### What is the Underlying Strategy of the Investment?

To provide an investment return based on the €STR Interest Rate less an adjustment of 1% p.a. The methodology of the €STR rate is published by the ECB at this weblink: [https://www.ecb.europa.eu/stats/euro-short-term-rates/interest\\_rate\\_benchmarks/WG\\_euro\\_risk-free\\_rates/shared/pdf/ecb.ESTER\\_methodology\\_and\\_policies.en.pdf](https://www.ecb.europa.eu/stats/euro-short-term-rates/interest_rate_benchmarks/WG_euro_risk-free_rates/shared/pdf/ecb.ESTER_methodology_and_policies.en.pdf)

### What is the difference between the ECB Deposit rate and €STR rate?

European Central Bank (ECB) Deposit Rate is the interest rate the ECB gives a bank for holding a deposit with them. €STR is also published by the ECB and essentially summarises the actual interest rates that bank and financial firms charge to lend money to one another and is more representative of actual interest rates in the markets. The two rates move very closely in tandem and the €STR rate has averaged c 0.075% less than the ECB rate since its inception.

### Who are the parties involved in the Bond?

- The Distributor is Cantor Fitzgerald Ireland Ltd., 23 St. Stephen's Green, Dublin 2. Cantor Fitzgerald Ireland Ltd. is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd. is a member firm of the London Stock Exchange and Euronext Dublin.
- The Bond Issuer is SG Issuer a 100% owned subsidiary of Societe Generale.
- The Guarantor is Societe Generale (one of the largest European financial services groups).
- The Investment Return at redemption is provided by Societe Generale.

### What is the Investment term?

Unlike many protected Bond's this Bond has been designed to have monthly liquidity, investors are not tied-in and can withdraw their money at the end of any monthly period subject to giving 1 week's notice in advance of the next monthly Optional Dealing Date(s). The recommended holding period is for at least 1 month. However the Bond could also be redeemed, or "Called" by the Issuer at any time subject to 1 week's notice to Cantor Fitzgerald Ireland Ltd. If the Bond is called Cantor Fitzgerald will endeavor to contact and inform you and / or your investment advisor.

### What is the Minimum Investment amount?

Initially €100,000 and in multiples of €1,000 thereafter. The minimum tradable denomination is in even blocks of 1,000 units. Subsequent investments must be at least €10,000. A minimum balance of €100,000 must be maintained at all times.

### What about Interest payments?

No Interest is payable directly to investors from the Bond, all funds are rolled up and reinvested each month. Investors can encash The Bond monthly subject to 1 week's prior notice before the next Optional Dealing Date(s) and investors can receive the accrued interest on their encashment of the Bond.

### What risks are attached to the Bond?

This Bond is a low risk investment. Please refer to pages 11-13 "What risks should be considered before investing?" It is also recommended that investors read carefully the "Risk Factors" section of the Bond's Base Prospectus dated 31st May 2023.

### How can I obtain a copy of the KID Document and the Prospectus relating to the Bonds?

Investors should refer to the KID (Key Information Document) and the Prospectus and final terms associated to this Bond before making any investment in the product. The KID document is available at <https://cantorfitzgerald.ie/private-clients/structured-investments/>. It is also recommended that investors read carefully the "risk factors" section of the Issuers prospectus and final terms associated to this Bond before making any investment in the Bond. The Base Prospectus dated 31st May 2023 is available at "[prospectus.socgen.com](https://prospectus.socgen.com)" or from Cantor Fitzgerald Ireland Ltd. upon request.

### What about Currency Risk?

This investment and any returns are in Euro and will not be subject to any currency risk.

### Is this investment Capital Protected?

The 100% capital protection applies on each Optional Dealing Date(s). The Level of Capital Protection can increase in line with the appreciating value of the Bond. The return if any, and investors' capital are subject to the credit risk of the Issuer and Guarantor. If a counterparty is unable to fulfil its contractual obligations to return funds to an investor this is known as a default. In the case of a Senior Debt default by SG Issuer or Societe Generale investors would receive the proceeds of the Segregated Collateral Pool and still hold a Senior claim on Societe Generale for any outstanding shortfall. Bondholders will continue to be able to claim under the terms of the Guarantee against the Guarantor for any unpaid amounts due under the Bonds. Please see pages 7-13 for further details on credit risk and the independent credit ratings of Societe Generale as the Guarantor of the Bond. There is no recourse to any Deposit Guarantee Scheme. This investment is not a Deposit. In the event of a default of SG Issuer and Societe Generale your investment will not be covered by any Deposit Guarantee Scheme

### Where does my investment in the Bond go?

Your investment will be initially lodged to your account with Cantor Fitzgerald Ireland Ltd. and your funds will be held by our custodian "Pershing Securities International Ltd." a subsidiary company of the Bank of New York Mellon (Credit ratings AA2 / AA- / AA). Before the investment date the funds will be transferred to SG Issuer and will be held by SG Issuer until the Redemption Date which is variable and at the discretion of the investor. Societe Generale will provide a financial derivative to provide the investment return. At the redemption date funds will be transferred back to your account in Cantor Fitzgerald Ireland Ltd. and will be held in custody for investors by Pershing Securities International Ltd. We will advise you of the amount of funds received and request your written instructions at that time.

### What are the costs and charges?

#### Illustrative Example of Cantor & Intermediary Fees in PrimeSaver Monthly Rolling 100% Protected Bond:

| The below is annualised based on a holding period of 1 Year   | %     | €          |
|---|-------|------------|
| Total Amount Invested.  | 100%  | 100,000.00 |
| Annual Fee (incorporated into the daily price all illustrations are shown net of this fee).   | 0.65% | 650.00     |
| Annual Fee Payable to authorised investment intermediary who is appointed by Cantor Fitzgerald Ireland Ltd. This is payable from the above annual fee and is not in addition to it. | 0.25% | 250.00     |

#### Important Notes In Relation to Fees

100% of your investment is allocated to the Bond. (subject to the minimum tradable denomination which is in even blocks of 1,000 units). Both the Cantor Fitzgerald Ireland Ltd. fee and any fee payable to an appointed intermediary are built into the terms of the Bond. Any returns generated are based on 100% of the invested capital, not your invested capital minus any applicable fees. There are no annual management fees applicable to the Bond.

Both the Cantor Fitzgerald Ireland Ltd. fee and any fee payable to an appointed intermediary (payable quarterly in arrears) are built into the terms of the Bond and incorporated into the daily pricing. If held for less than 1 year the fees will be lower.

Where you invest through an authorised investment intermediary who is appointed by Cantor Fitzgerald Ireland Ltd. the fee they are paid is taken from the overall fee received by Cantor Fitzgerald Ireland Ltd.

Overall indicative fee quoted above is correct as at the 24th May 2024.

Cantor Fitzgerald Ireland Ltd. receive the annual fees above from Societe Generale for the marketing, administration, literature production & distribution of the Bond. Please refer to the KID Document for more information on costs and charges.



### Account Fees:

Where this Bond or other Cantor Structured Products are the only holdings in Cantor Fitzgerald Ireland Ltd. no additional account fees will apply. The overall fees applicable to your investment are detailed in the KID document which is available from Cantor Fitzgerald Ireland Ltd.

### Do I have access to my investment?

This investment may be encashed monthly by giving 1 week's notice prior to the next Optional Dealing Date (by 1.00 pm the 5th of each month) and no early encashment penalties will apply. Any withdrawals received after the relevant 1 week prior notice period will be processed the following month. It is recommended that your investment in the Bond be held for at least 1 month but can also be held for the medium to long term. You will not have any access to your funds outside of the Optional Dealing Dates(s). We would need to receive an instruction from you in writing to process any encashment of your investment. In the case of joint accounts, corporates, ARF's/AMRF's & Trusts instructions from all authorised persons will be required. Any final return on the Bond will depend on the €STR Rate -1%. The Bond's issue date is the 12th July 2024 and encashments and investments can occur on a monthly basis after the Issue date.

### What happens if I die?

- Single applicants: In the event of your death, the Bond will be administered in accordance with the instructions of your personal representatives, and/or as part of probate/administration. Any instruction to encash the Bond by a personal representative will be treated in the same manner as an instruction by the original investor.
- Joint applicants: For Bonds invested in the name of a married couple, the Bond will transfer automatically to the name of the surviving partner. For other joint applications, the Bond will be administered in accordance with the instructions of your personal representatives, and/or as part of probate/administration. Any instruction to encash the Bond by a personal representative will be treated in the same manner as an instruction by the original investor.

### What about tax?

Your Investment in the Bond is held in the form of a Senior Bond, a Structured Note issued by SG Issuer. The investment returns will be paid gross of tax. The Irish legislation does not currently provide a clear categorisation of how this product should be treated for tax purposes. However, based on our understanding of rates of tax, current legislation, regulations and practice, we expect. Irish resident holders of a Structured Note, both individual and corporate, may be subject to Irish capital gains tax ("CGT"), currently at a rate of 33%, on the return on redemption of the note. CGT treatment may apply on the basis that the return on the note is capital, the note itself may be regarded as a "debt on a security" for Irish tax purposes, and the uplift/return on the note is not guaranteed. The first €1,270 of taxable gains in a tax year are exempt from CGT. If you are married or in a civil partnership, this exemption is available to each spouse or civil partner but is not transferable. Tax rates and legislation could change in the future and may be applied retrospectively. Our general Investment Tax Guidelines can be found here: <https://cantorfitzgerald.ie/wp-content/uploads/2024/01/Tax-Guidelines-Jan-24.pdf>. This is a general guide only. There is a risk an alternative taxation basis may apply. It is important that you consult your tax advisers concerning possible taxation and other consequences of making an investment in the Bond. Cantor Fitzgerald Ireland Ltd. is not a tax advisor and is not offering any tax advice on this Bond. Any gains made from the investment by non-taxable investors may be free of tax. The taxation of any gains on investments in the Bond made by companies, partnerships or other businesses will depend on the tax position of the organisation. If you are unsure of your tax status or require further information, please contact your local tax office and/or refer to the Revenue Commissioners website, [www.revenue.ie](http://www.revenue.ie). Cantor Fitzgerald Ireland Ltd. does not provide tax advice. Independent tax advice should be sought by each investor.

**WARNING: The Irish legislation does not currently provide a clear categorisation of how this product should be treated for tax purposes. While we believe it may be subject to Capital Gains Tax, it is possible that alternative taxation basis may apply. This is based on our understanding of current tax law and practice which is subject to change without notice in both Ireland and the UK. This information represents our understanding of the taxation treatment of the Bond but does not constitute tax advice and investors should not place any reliance on the content herein. Investors should satisfy themselves independently of the taxation treatment of the Bond, in relation to Revenue reporting requirements and implications for nondisclosure in their own personal circumstances.**

### How will I know how this investment is performing?

You can access your account information online via our web portal, or you can also contact Cantor Fitzgerald Ireland Ltd. and/or your advisor for updates and indications of the performance of your investment against your original entry level. Up to date performance details are also available in Cantor Fitzgerald's quarterly Investment Journal publication. Cantor Fitzgerald's monthly structured product performance updates are also available on our website: [www.cantorfitzgerald.ie](http://www.cantorfitzgerald.ie)

### What happens when the Bond is encashed?

Three days after your Bond encasement or redemption funds representing the appropriate return of your capital, together with any Investment return due, will be transferred back to your account in Cantor Fitzgerald Ireland Ltd. and will be held in custody for investors by Pershing Securities International Ltd., a subsidiary company of the Bank of New York Mellon (Credit ratings AA2 / AA- / AA). We will advise you of the amount of funds received and request your instructions at that time.



## Target market & key factors when considering if this Bond is right for you

Cantor Fitzgerald's range of structured products are designed to offer investors access to a portfolio covering different asset classes, payoff structures & maturity profiles. Whilst our products are available to a wide range of investor groups, we recognise that within these investor groups the products are designed to meet the needs of specific investors. This is known as the "Target Market" and you should consider the table below when assessing if this investment is right for you and therefore if you are inside the intended target market.

| Target Market Document          |  |   |
|---------------------------------|--|---|
| Criteria                        | Inside Target Market   | Outside Target Market   |
| <b>Client Categorisation</b>    | <ul style="list-style-type: none"> <li>Retail Client.</li> <li>Professional Client.</li> <li>Eligible Counterparty.</li> </ul>   | <ul style="list-style-type: none"> <li>Credit Unions</li> </ul>   |
| <b>Service Level</b>            | <ul style="list-style-type: none"> <li>Advisory Client.</li> <li>Execution Only Client with advice from an external Financial Advisor.</li> </ul>  | <ul style="list-style-type: none"> <li>Execution Only without taking any advice from a Financial Advisor.</li> </ul>  |
| <b>Distribution</b>             | <ul style="list-style-type: none"> <li>Direct Clients.</li> <li>Intermediary Clients.</li> <li>Pension Clients (subject to trustee approval).</li> <li>Corporates, Co-Operatives, Charities or Trusts.</li> </ul>  |   |
| <b>Minimum Investment</b>       | <ul style="list-style-type: none"> <li>Clients willing to invest a minimum of €100,000.</li> </ul>   |   |
| Five Criteria Review            |  |   |
| <b>Knowledge and Experience</b> | <ul style="list-style-type: none"> <li>Client must have at least a limited knowledge &amp; experience of similar investments (Structured Products) and the financial markets.</li> <li>Client needs to understand the level of risk and complexity associated with the investment product.</li> <li>Client understands how the return on this complex product is generated.</li> </ul> | <ul style="list-style-type: none"> <li>Client has No knowledge &amp; experience investing in this type of product or the financial markets.</li> <li>Client who does not understand how this investment works.</li> </ul> |
| <b>Ability to Sustain Loss</b>  | <ul style="list-style-type: none"> <li>Client understands that this is 100% protected Bond unless SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient.</li> </ul>  | <ul style="list-style-type: none"> <li>Clients who are looking for a higher level of risk and return.</li> <li>Clients looking for an investment which can benefit from a Deposit Guarantee Scheme.</li> </ul>            |
| <b>Investment Objectives</b>    | <ul style="list-style-type: none"> <li>Investment Income only.</li> <li>Investment Income with Capital Growth.</li> </ul>  | <ul style="list-style-type: none"> <li>Clients who are looking for a higher level of risk and return.</li> <li>Client who wants a fixed rate investment.</li> </ul>   |
| <b>Investment Time Horizon</b>  | <ul style="list-style-type: none"> <li>Between 1-3 Years.</li> <li>Between 3-5 Years</li> </ul>  | <ul style="list-style-type: none"> <li>Less than 1 month.</li> </ul>  |
| <b>Client Risk Profile</b>      | <ul style="list-style-type: none"> <li>Very Cautious Investors.</li> <li>Cautious Investors.</li> <li>Considered Risk Takers.</li> <li>Considered Investors.</li> <li>High Risk Takers*</li> </ul>   |   |
| Further Considerations          |  |   |
| <b>ESG Considerations</b>       | <ul style="list-style-type: none"> <li>This is not structured as an ESG or SRI orientated product.</li> </ul>  |   |

\* This product is Low Risk. Cantor Fitzgerald Ireland Ltd. (CFIL) have included High Risk Takers within the positive target market subject to portfolio diversification and management of investment concentration risk.

**WARNING:** Certain investments may carry a higher degree of risk than others and may therefore be unsuitable for some investors.

**WARNING:** The return on your investment amount is linked to the solvency of SG Issuer and Societe Generale, if SG Issuer or Societe Generale were to default and the segregated collateral pool was also deficient, you will lose some or all of your investment.

## Terms and Conditions

1. **Definitions:** The following definitions apply to these Terms and Conditions and the contents of this brochure:

**'Account':** means a Cantor Fitzgerald Ireland Ltd. Client Account in which your funds are administered for the term of your investment (or in the name of the investing life company for pension investors via a Self Directed or Self Invested Insured Plan).

**'ARF':** means Approved Retirement Fund.

**'AMRF':** means Approved Minimum Retirement Fund.

**'Bond':** Means the Cantor Fitzgerald Ireland PrimeSaver Monthly Rolling 100% Protected Bond.

**'Calculation Agent':** Societe Generale.

**'Callable Bond':** means a Bond that the Issuer may redeem (Call in). The Issuer may repay 100% of the value of The Bond early along with the interest that has been accrued at any time subject to 1 week's notice to Cantor Fitzgerald Ireland Ltd. If the Bond is called Cantor Fitzgerald will endeavor to contact and inform you and / or your investment advisor.

**'Cantor Fitzgerald Ireland':** means Cantor Fitzgerald Ireland Ltd. its successors, assigns and transferees. Cantor Fitzgerald Ireland Ltd. is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd. is a member of Euronext Dublin and the London Stock Exchange.

**'Change in law':** means any change in any law or regulation (including tax law) occurs or there is a change in the interpretation by the courts or regulator or similar authority of any such law that, in the view of the Issuer and Cantor Fitzgerald Ireland Ltd., would make it illegal for the Issuer to hold hedge positions related to the Bond.

**'Collateral':** In addition to the Senior Bond Guarantee by Societe Generale, Collateral has also been added to the Bond in order to mitigate the risk of the Issuer defaulting. It acts as a form of additional insurance. If the Issuer defaults or becomes insolvent, the Collateral assets will be sold with the aim of recovering the market value of the Bond. In addition to the first demand guarantee (the "Guarantee") of the Guarantor, payments due under the Notes will be secured by a pledge over collateral assets contained in an account held by the Issuer with the Collateral Custodian.

**'Collateral Pool':** The Collateral Assets held in the Collateral Account N° 355990 established with the Collateral Custodian.

**'Currency':** EUR.

**'Day Count Fraction':** Interest is calculated on the actual/360 day-count convention.

**'Derivative Counterparty':** Societe Generale.

**'Distributor':** Cantor Fitzgerald Ireland Ltd. ("Cantor Fitzgerald Ireland") and its successors, transferees and assigns. Cantor Fitzgerald Ireland Ltd. is a Cantor Fitzgerald Company. Cantor Fitzgerald Ireland Ltd. is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd. is a member firm of the London Stock Exchange and Euronext Dublin.

**'End Date':** The date on which the Notes are delisted.

**'€STR / Euro Short Term Rate':** €STR is an interest rate benchmark which reflects the wholesale Euro unsecured overnight borrowing costs for banks located in EU member states that have adopted the EUR currency. It does not contain material term risk or bank credit risk. The European Central Bank (ECB) is the administrator for €STR (ESTR Volume Weighted Trimmed Mean Rate) which is published at 8am CET (Central European Time) on every business day the Eurosystem payments platform. Bloomberg Page "ESTRON Index".

**'Final Return':** The investment return payable in respect of the Bond in accordance with Clause 5 Returns on the encashment.

**'Financial Advisor':** means Cantor Fitzgerald Ireland Ltd. or a regulated firm that is authorised by the Central Bank of Ireland to give investment advice and which is an appointed agent of Cantor Fitzgerald Ireland Ltd.

**'Guarantor':** Societe Generale.

**'Hedging Disruption Event':** means any event which, in the Issuer's reasonable opinion, would make it illegal or commercially unfeasible for the Issuer to continue to hedge its obligations in relation to the Bond.

**'Initial Trade Date':** 5th July 2024.

**'Initial Price Level':** 100% of the Nominal Amount invested.

**'Initial Interest Commencement Date':** 12th July 2024.

**'Initial Valuation Date':** The Index valuation (closing price) on the initial investment date.

**'Investment Amount':** Shall mean the amount invested in the Cantor Fitzgerald Ireland PrimeSaver Monthly Rolling 100% Protected Bond.

**'Investment Return'** shall mean the investment return payable in respect of the Bond in accordance with Clause 5 Returns.

**'ISIN Code':** XS2781245845.

**'Issuer':** SG Issuer.

**'Issue Date':** 12th July 2024.

**'Listing':** This security will be listed on the Euronext Paris Stock Exchange (Regulated Market).

**'Market Disruption Event':** means any of: (i) a disruption or suspension of, or limitation on, the operations of any of the parties or entities connected with the provision of services affecting the Bond, for any reason whatsoever;

(ii) any material modification of any of the Index for any reason whatsoever which affects the Index or the value of any unit of the Index including, without limitation: a split, consolidation or reclassification of the units, or a distribution in the form of dividends which does not comply with the usual dividend policy of the Index, or any other similar event which requires an adjustment;

(iii) the calculation and/or publication of the Index is taken over by another person, or is replaced by a successor asset, or an error in the level of the asset is discovered for any reason whatsoever or the asset ceases to exist.

**'Minimum Investment':** €100,000 and in multiples of €1,000 thereafter. The minimum tradable denomination is in even blocks of 1,000 units. Subsequent investments must be at least €10,000. A minimum balance of €100,000 must be maintained at all times.

**'Optional Dealing Date(s)':** The 12th day of each January, February, March, April, May, June, July, August, September, October, November, and December of each year, from and excluding the Issue Date to and excluding the Maturity Date. There is more flexibility on the timing of deal sizes of €10 million and above, further details are available on request.

**'Recovery Value':** The amount of principal and accrued interest on a debt instrument that is in default which can be recovered when it emerges from a default or bankruptcy.

**'Return':** means the gross return calculated in accordance with Clause 5.

**'Senior Debt':** Borrowed money that a company must repay first if it goes out of business. If a company goes bankrupt, senior debt holders are most likely to be repaid, followed by junior debt holders, preferred stock holders and common stock holders.

**'Start Date':** the date the investors funds are invested which will be confirmed by Cantor Fitzgerald.

**'Term':** means the investment period which is variable and flexible.

**'The Index':** The prevailing Euro Short Term Daily Rate (€STR) less an adjustment of 1% per annum.

**'Underlying Investment Strategy':** means the strategy for the Investment Return based upon the performance of the Index.

**'You/your':** means the person(s) (natural or corporate) investing money in the Bond in accordance with these Terms and Conditions and includes their successors.

2. **Availability:**

- Cantor Fitzgerald Ireland Ltd have Identified a Target Market for this Bond please see page 17 for further details.
- Cantor Fitzgerald Ireland Ltd. accept no responsibility for applications (i.e. completed application form(s) plus cleared funds and any other appropriate documentation if required) until they are physically received.
- All payments in relation to the Bond will be denominated in Euro. Cash cannot be accepted in any circumstances.
- No interest will be paid to you in the period up to the funds are invested.
- Cantor Fitzgerald Ireland Ltd. reserves the right to close the offer of the Bond at any time. Prior to submitting your application, please confirm with Cantor Fitzgerald Ireland Ltd. or your Financial Advisor that the Bond is still available.

### 3. Documentation Requirements:

All investors will need to complete the relevant application form. If you are investing in the Bond via a Financial Advisor you will also need to complete their documentation. In addition, you will need to satisfy the anti-money laundering and other requirements as applicable and as outlined in the application checklist.

### 4. Your Investment:

Your investment will be initially lodged to your account with Cantor Fitzgerald Ireland Ltd. and your funds will be held by our custodian "Pershing Securities International Ltd." a subsidiary company of the Bank of New York Mellon (credit rating AA2/AA-/AA) in an individual account in the name of the investor. Before the Start Date Funds will be transferred to SG Issuer and will be held by SG Issuer until the encasement or redemption Date, Societe Generale will provide a financial derivative to provide the investment return. At the Final Maturity Date funds will be transferred back to your account in Cantor Fitzgerald Ireland Ltd. and will be held in custody for investors by Pershing Securities International Ltd. We will endeavor to advise you of the amount of funds received and request your instructions at that time. For further information please see our Client Assets Risk Information Document.

### 5. Returns:

Unless previously redeemed, on the Interest Payment Date, the Issuer shall pay to the Bond holders, for each Bond, an amount determined by the Calculation Agent as follows:

**Floating Coupon Amount** = Specified Denomination x Max(0% ; (€STR Reference Rate - 1%) x Day Count Fraction

**Interest Payment Date** means the Optional Dealing Date which is the 12th day of each January, February, March, April, May, June, July, August, September, October, November, and December of each year, from and excluding the Issue Date to and excluding the Maturity Date. The Official Closing Level of the €STR Reference Rate will be used in all cases. There is more flexibility on the timing of deal sizes of €10 million and above, further details are available on request.

The Bond's issue date is the 12th July 2024 and subject to 1 week's notice prior to the Optional Dealing Date(s) encashments can occur on a monthly basis after the Issue date. If any date mentioned in this Clause 5 does not fall on a day on which banks are open for business in London and Dublin, unless otherwise stated, the next day on which they are open will be used in its place. The Investment Return earned on the Bond will be dependent on fluctuations in financial markets that are outside Societe Generale and Cantor Fitzgerald Ireland Ltd.'s control.

**WARNING: These figures are examples only and are not a reliable guide to future performance. The value of your investment may go down as well as up.**

This investment is in the form of a Senior Bond issued by SG Issuer and the Guarantor is Societe Generale. If SG Issuer or Societe Generale defaults on their obligations you will lose some or even all of the capital invested and any investment return. The Investment Return is provided from the pay-out of financial derivatives provided by Societe Generale before the Start Date. Any return is conditional on the fulfilment of the Counterparty's obligations. In certain, albeit unexpected circumstances, the Counterparty may terminate or default on the derivative contract before its natural expiry. If this were to happen, the return on the investment to such termination will be calculated using best market practice and no return will be earned on the Bond. In the event that the Counterparty does not meet its obligations, or if SG Issuer or Societe Generale were to default, Cantor Fitzgerald Ireland Ltd. will not be liable for any special, incidental, punitive, indirect or consequential damages or losses of any kind incurred by you arising out of or in connection with the Bond.

### 6. Withdrawals

Your investment in the Cantor Fitzgerald Ireland PrimeSaver Monthly Rolling 100% Protected Bond may be held for an open ended term. Withdrawals will require 1 week's prior notice before the next Optional Dealing Date. You will not have any access to your funds outside of the Optional Dealing Dates(s). However, there is more flexibility on the timing of deal sizes of €10 million and above, further details are available on request. Any withdrawals will be paid into your Cantor Fitzgerald Ireland Ltd. cash account within 3 business days of the Optional Dealing Date.

We would need to receive an instruction from you in writing to process the encashment of your investment. In the case of joint accounts, instructions from all parties will be required. Any Final Return on the Bond will depend on the performance of the €STR Rate-1%.

### 7. Disclaimer

Reference within the Underlying Investment Strategy to particular assets, stocks or indices are included only to indicate the basis upon which the Investment Return is calculated, not to indicate any association between Cantor Fitzgerald Ireland Ltd. or the Issuer and the relevant asset or the relevant index or rate provider, nor does such reference indicate any endorsement of the investment by the relevant provider. The Bond is not in any way sponsored, sold or promoted by any stock market, index, exchange or, or rate index sponsor, and they make no warranty or representation whatsoever, express or implied, either as to the results to be obtained from the use of such stock market and/or the figure at which the stock market, index, rate or exchange stands at any particular time on any particular day or otherwise. They shall not be liable (whether in negligence or otherwise) to you for any error in the relevant stock market, relevant index or related exchange and shall not be under any obligation to advise any person of any error therein. This document has been prepared in order to assist investors to make their own investment decisions and is not intended to and does not constitute personal recommendations. Specifically the information contained in this report should not be taken as an offer or solicitation of investment advice. Not all investments are necessarily suitable for all investors and Cantor Fitzgerald Ireland Ltd. recommend that specific advice should always be sought prior to investment, based on the particular circumstances of the investor.

### 8. Tax

Your Investment in The Bond is held in the form of a Structured Note or Bond issued by SG Issuer and Guaranteed by Societe Generale. Based on our understanding of rates of tax, current legislation, regulations and practice, we expect the final returns from this Bond may be subject to Capital Gains Tax (CGT). Irish resident holders of a Structured Note, both individual and corporate, may be subject to Irish capital gains tax ("CGT"), currently at a rate of 33%, on the return on redemption of the note. CGT treatment may apply on the basis that the return on the note is capital, the note itself is regarded as a "debt on a security" for Irish tax purposes, and the uplift/return on the note is not guaranteed. Tax rates and legislation could change in the future and may be applied retrospectively. This is a general guide only. There is a risk an alternative taxation basis may apply. It is important that you consult your tax advisers concerning possible taxation and other consequences of making an investment in the Bond. Cantor Fitzgerald Ireland Ltd. are not tax advisors and are not offering any tax advice on this Bond. Any gains made from the investment by non-taxable investors may be free of tax. The taxation of any gains on investments in the Bond made by companies, partnerships or other businesses will depend on the tax position of the organisation. If you are unsure of your tax status or require further information, please contact your local tax office and/or refer to the Revenue Commissioners website, [www.revenue.ie](http://www.revenue.ie). Cantor Fitzgerald Ireland Ltd. does not provide tax advice. Independent tax advice should be sought by each investor.

**WARNING: This is based on our understanding of current tax law and practice which is subject to change without notice in both Ireland and the UK. This information represents our understanding of the taxation treatment of the Bond but does not constitute tax advice and investors should not place any reliance on the content herein. Investors should satisfy themselves independently of the taxation treatment of the Bond, in relation to Revenue reporting requirements and implications for nondisclosure in their own personal circumstances.**

### 9. Encashment or Redemption

Your investment can be encashed monthly upon 1 week's notice before the Optional Dealing Date(s). Upon receipt of a valid encashment request with 1 week's prior notice before the next Optional Dealing Date the proceeds of your investment will be paid 3 business days after the relevant Dealing date. Funds representing the 100% of the funds invested together with any interest due, will be transferred back to your account in Cantor Fitzgerald Ireland Ltd. and will be held in custody for investors by Pershing Securities International Ltd., a subsidiary

company of the Bank of New York Mellon (credit ratings AA2/AA-/AA), in an individual account in your name. We will endeavor to advise you of the amount of funds received and request your instructions at that time.

## 10. Variation

Cantor Fitzgerald Ireland Ltd. reserves the right to amend these Terms and Conditions, subject to the written consent of the Issuer, during the term of the Bond if there is a material, legal, tax or regulatory change affecting these Terms and Conditions. Cantor Fitzgerald Ireland Ltd. and/or your financial advisor will endeavor to notify you of any changes 10 days in advance of changes taking effect.

## 11. Fees

Cantor Fitzgerald Ireland Ltd. receives a fee for distributing the Bond. Where your investment was made through an authorised financial advisor they also receive a fee for distributing this Bond, these fees are reflected in the terms of the investment. The account fee for custodian services are set in the questions & answers part of this brochure. Please see page 14 for further details on fees.

## 12. Confidentiality

Cantor Fitzgerald Ireland Ltd. and the Issuer observe a duty of confidentiality about your financial affairs. Neither Cantor Fitzgerald Ireland Ltd. nor the Issuer will disclose details of your investment or your name and address to anyone else, other than to any confidentially appointed agents acting on their behalf or where:

- They are permitted or compelled by law to do so.
- Disclosure is made at your request and with your consent.
- There is a duty to the public to disclose.
- Their legitimate interests require disclosure.

## 13. Adjustment Events

Should any Market Disruption Event, Change in Law or a Hedging Disruption Event (each an 'Adjustment Event') occur during the term, Cantor Fitzgerald Ireland Ltd. shall be entitled, after consultation with the Issuer and at its absolute discretion, (i) to change the underlying Index or stocks; (ii) to unwind the Bond at the then current market value; (iii) to suspend operations of the Bond during any period in which such event continues and thereafter until the end of the Term; (iv) to adjust any relevant terms of the Bond to preserve the economic equivalent of your investment prior to the occurrence of such Adjustment Event; or (v) to adjust the values used in the calculation of the Investment Return as it deems appropriate, having regard to the Adjustment Event in question. As a result of any such Adjustment Event, the Investment Return (if any) may be lower. In the event of a suspension of the Bond, the Issuer shall arrange for the investment accrued to be held on terms to be agreed between Cantor Fitzgerald Ireland Ltd. and the Issuer at their absolute discretion. Cantor Fitzgerald Ireland Ltd. will notify the investors of the occurrence of any such event in such manner as Cantor Fitzgerald Ireland Ltd. deem appropriate. Neither Cantor Fitzgerald Ireland Ltd., the Issuer, nor their agent(s) shall be liable for any loss howsoever suffered by the investor if there is any total or partial failure of performance resulting from any such Adjustment Event or any other causes beyond the control of Cantor Fitzgerald Ireland Ltd., the Issuer or their agent(s). Events affecting the underlying instrument(s) or hedging transactions: In order to take into account the consequences of certain events affecting the underlying instrument(s) on the Bond or hedging transactions, the issuers prospectus documentation provides for (a) mechanisms to adjust or substitute underlying instrument(s), (b) the deduction of the increased cost of hedging from any due amount, (c) monetisation and accordingly, de-indexation of the pay-off formula for all or part of the amounts payable under the Bond from the underlying instrument(s), and (d) the redemption of the product. Any of these measures may result in losses on the Bond.

## 14. Information

These Terms & Conditions represent the terms of the contract between you and Cantor Fitzgerald Ireland Ltd. You acknowledge that your application is made on the basis of and is subject to, these Terms & Conditions and the attached brochure and that you have not relied on any representations or other information (whether oral or written) other than as set forth herein. All information that is supplied to you and all communications with you will be in English. The information contained in this brochure is correct at the date sent to you.

## 15. Jurisdiction

The Terms and Conditions shall be governed by and construed in accordance with the laws of Ireland and the Courts of Ireland shall have exclusive jurisdiction to resolve any disputes in connection with these Terms and Conditions.

## 16. Unforeseen Events

- Cantor Fitzgerald Ireland Ltd. reserves the right not to proceed, for whatever reason, with this Bond and to refund your investment.
- Neither Cantor Fitzgerald Ireland Ltd. nor the Issuer nor its agent(s) will be liable for any loss you may suffer if either party or its agent(s) is prevented from providing services to you as a result of industrial action or other cause beyond the reasonable control of either party or its agent(s).

## 17. Hedging:

If the volume of funds raised for the Bond is insufficient to proceed, or exceeds any pre hedged amounts, or in the event of extreme market volatility, Cantor Fitzgerald Ireland Ltd., at its sole discretion and without notice, may withdraw the Bond, or cease to accept applications for it. After the receipt of a completed application form or an instruction to invest in the Bond, any investor or potential investor who then subsequently decides not to proceed with, or to withdraw from the investment for any reason whatsoever, either before or after the Issue Date, may then be entirely liable for any hedging costs, breakage costs or bid offer spreads which were incurred by Cantor Fitzgerald Ireland Ltd. in unwinding the position for the investor.

Investors should read the Risk Factors in the base prospectus in respect of the Issuer's Medium Term Note Programme (the "Base Prospectus") and the terms and conditions of the Bonds as set out in the Base Prospectus. You can obtain a copy of the Base Prospectus dated 31st May 2023 relating to the securities and any further information about the investment Bond on request from Cantor Fitzgerald Ireland Ltd. You will also be able to access the Base Prospectus dated 31st May 2023 for the Bond program on the following website: [prospectus.socgen.com](https://prospectus.socgen.com)

## 18. Confirmation of Identity

In order to comply with the provisions of the Criminal Justice (Money Laundering & Terrorist Financing) Act 2010 & Criminal Justice Amendment Act 2013, clients must provide Cantor Fitzgerald Ireland Ltd. with the required documentation as detailed on the "Checklist for Investors" at the end of this brochure.

## 19. Complaints Procedure

While Cantor Fitzgerald Ireland Ltd. aims to provide its customers with excellent service and products and to meet with customer expectations at all times, the Company acknowledges that from time to time, customers of Cantor Fitzgerald Ireland Ltd. may have reason to express dissatisfaction or make a complaint to the Company about a product or service provided. Should you wish to make a complaint, please put your complaint in writing to the Head of Compliance, Cantor Fitzgerald Ireland Ltd., Heritage House, 23 St Stephen's Green, Dublin 2. You can if you wish refer your complaint to the Financial Services and Pensions Ombudsman ("FSPO"). The principal function of the FSPO is to deal with complaints by mediation and, where necessary, by investigation and adjudication. As of September 1st 2013, the FSPO will only accept a complaint from a consumer where the Complainant has already communicated the substance of the complaint to the Financial Services Provider and the Financial Service Provider has been given a reasonable opportunity to deal with the complaint. A Complainant is requested to go through the Cantor Fitzgerald Ireland Ltd. complaint handling process prior to submitting a complaint to the FSPO. If you meet the criteria as set out by the Financial Services and Pensions Ombudsman the FSPO contact details are below:

Financial Services and Pensions Ombudsman  
3rd Floor, Lincoln House, Lincoln Place, Dublin 2.  
Telephone (01) 567 7000. E-mail: [info@fsp.ie](mailto:info@fsp.ie)

## 20. Conflicts of Interest

Cantor Fitzgerald Ireland Ltd will receive a percentage of the overall investment amount as a fee for the administration of this Bond. Please refer to Page 14 'What are the costs and charges?' for detailed information on this. Please also refer to [www.cantorfitzgerald.ie](http://www.cantorfitzgerald.ie) for details of the Company's Conflicts of Interest Policy summary.

## 21. Your Personal Data.

Our Privacy Policy can be found on our website here <https://cantorfitzgerald.ie/wp-content/uploads/2018/06/PRIVACY-NOTICEMAY-2018.pdf>

## Conflict:

In the event of any conflict or disagreement between these Conditions, any term sheet and/or confirmation, these Conditions shall prevail. Cantor Fitzgerald Ireland Ltd. will be data controller.



## Checklist for Investors

### Individuals:

- ☐ Please complete the Cantor Fitzgerald Ireland Ltd. Structured Product Application Form as per the instructions on the form. The intermediary declaration on the bottom of the application form should be completed by your financial advisor who has provided investment advice on this investment, otherwise it will be completed by your Cantor Fitzgerald Ireland Ltd. financial advisor who provided the advice.
- ☐ Please include 1 Certified copy of Photo ID such as a valid Driving License or a valid Passport. Photo, government / document number and the entire document must be visible, and also clearly legible. The document must be in date, the photo must be clear and recognisable and the name must correspond exactly to the name on the application form.
- ☐ Please Include 2 Original or 2 Certified copies of Address Verifications such as utility bills or bank statements, these must be current and within the last 6 months, and the addresses must correspond exactly to the address on the application form.

### Pensions, Trusts, SSAS, SIPP's, ARF's:

- ☐ Please complete the Cantor Fitzgerald Ireland Ltd. Structured Product Application Form as per the instructions on the form. The intermediary declaration on the bottom of the application form should be completed by your financial advisor who has provided investment advice on this investment, otherwise it will be completed by your Cantor Fitzgerald Ireland Ltd. financial advisor who provided the advice.
- ☐ Copy of the Trust Deed (if applicable).
- ☐ Copy of the Revenue approval letter for the Pension (if applicable).
- ☐ For the Trustee of the account, Certified Copy\* of passport / driving license with photograph and 2 original or certified\* copies of utility bill/bank statements not more than six months old bearing the name and address of the Trustee(s) (or if the Trustee is a corporate, the two principal directors).
- ☐ For the Beneficiary of the account, Certified Copy\* of passport / driving license with photograph and 2 original or certified\* copies of utility bill/bank statements not more than six months old bearing the name and address of the Beneficiary.

### Corporates & Charities:

- ☐ Please complete the Cantor Fitzgerald Ireland Ltd. Pension Structured Product Application Form as per the instructions on the form. The advisor declaration on the bottom of the application form should be completed by your financial advisor who has provided investment advice on this investment, otherwise it will be completed by your Cantor Fitzgerald Ireland Ltd. financial advisor who provided the advice.
- ☐ Signed Board Resolution, Memo & Articles of Association & Certificate of Incorporation.
- ☐ For 2 directors, Certified Copy\* of passport/driving license with photograph and 2 original or certified\* copies of utility bill/bank statements not more than six months old bearing the name and address of the two principal directors.

**Certified ID:** Must be stamped, dated and certified to be a true copy of the original by a member of An Garda Síochána, a bank official, a solicitor, a practicing accountant, a regulated investment intermediary appointed by Cantor Fitzgerald Ireland Ltd. or a member of the judiciary. Alternatively, if you are attending Cantor Fitzgerald Ireland Ltd.'s offices your Cantor Fitzgerald Ireland Ltd. broker can certify your identification. Certifications must be original "Inked" signatures.

## Notes



## Notes



**DUBLIN:** Cantor Fitzgerald House, 23 St. Stephen's Green, Dublin 2, D02 AR55.

**CORK:** 45 South Mall, Cork, T12 XY24.

**LIMERICK:** Crescent House, Hartstonge Street, Limerick, V94 K35Y.

Telephone: + 353 1 633 3800. Fax: +353 1 633 3856 / +353 1 633 3857.

**email:** [investmentinfo@cantor.com](mailto:investmentinfo@cantor.com)

 [@CantorIreland](https://twitter.com/CantorIreland)

 [Cantor Fitzgerald Ireland](https://www.linkedin.com/company/cantor-fitzgerald-ireland)

 [Cantor Fitzgerald Ireland](https://www.youtube.com/CantorFitzgeraldIreland)

[www.cantorfitzgerald.ie](http://www.cantorfitzgerald.ie)