



CANTOR FITZGERALD IRELAND SECURE YIELD CALLABLE BOOSTER BOND

- ▶ Minimum Interest Rate of 2.40% p.a. (2.29% CAR) Maximum Rate of 3.40% (3.40% CAR) (Rolled Up).
- ▶ Booster Return of 1% p.a. payable if The Bond is Called by the Issuer annually after year 1.
- ▶ 5 Year Investment Term, callable annually by the Issuer.
- ▶ Secondary Market Liquidity provided by Societe Generale.
- ▶ 100% Capital protection is provided by The Issuer Societe Generale (Moody's A1 / S&P's A / Fitch A)*.
- ▶ This is a Very Low Risk investment (SRI Risk Score 1 out of 7**).
- ▶ Minimum investment: €100,000. Closing Date: 18th December 2024.

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: You will not receive an annual income from this product. Any returns are paid at maturity.

Warning: If the Issuer Societe Generale exercises its annual right to Call the Bond, 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 10th December 2024. **Societe Generale KID Document 4th December 2024.

Contents

Executive Summary	3
Key Features & How the Bond Works	4
About Societe Generale & Cantor Fitzgerald	5
What Do Credit Rating Letters Mean?	6
The Structure of this Bond	7
What Risks Should Be Considered Before Investing?	8
Questions & Answers	11
Target Market & Key Factors When Considering If This Bond Is Right For You	14
Terms & Conditions	15
Checklist for Investors	18



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 Societe Generale were to default, you will lose some or all of your investment.

Executive Summary

- Bond Interest Rate:** This Bond pays investors a Minimum Interest Rate of 2.40% p.a. simple interest (2.29% CAR) and has the potential for an additional coupon of 1% p.a. if the bond is called by the issuer and redeemed before the Final Maturity Date. The Maximum Interest Rate is 3.40% p.a. simple interest (3.40% CAR). You will not receive an annual income from this product. Any returns are paid at maturity. However, The daily valuation of this investment may increase as interest accrues.
- Investment Term:** 5 Years. The Issuer may redeem (Call) The Bond early annually.
- Minimum Investment:** €100,000 and in multiples of €1,000 thereafter.
- Callability:** The Issuer has the right to Call The Bond and redeem it early after 1 year, and also on each anniversary following that, subject to payment of a 1% annual Booster Return in the event of a Call. The Issuer may choose to Call the Bond, if, for example, market interest rates moved significantly lower, which could allow them to re-borrow at a more beneficial rate. Callable bonds typically offer a more attractive interest rate due to their callable nature. Calls are subject to 2 weeks notice.
- Issuer:** Societe Generale.
- Capital Protection:** 100% Capital protection is provided by Societe Generale (one of the largest European financial services groups). This Bond is a direct, unconditional, unsecured and senior obligation of Societe Generale ranking at all times as senior preferred obligations (“Senior Preferred Notes”).
- Lead Distributor:** Cantor Fitzgerald Ireland Ltd. a part of the Cantor Fitzgerald global financial services group.
- Target Market:** 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 14 for further details of the Identified Target Market.
- Listing:** The Bond will be listed on the Euro MTF Luxembourg (Regulated Market).
- Closing Date:** 18th December 2024.

Investment Structure:

The Cantor Fitzgerald Ireland Secure Yield Callable Booster Bond (the “Bond” or “Investment”) 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. This investment is a Bank Bond issued by Societe Generale and therefore a permitted investment within the prescribed classes as set out in the Credit Union Act 1997 (Regulatory Requirements) Amendment Regulations 2018).

Indicative Example of This Bonds Rate of Return Calculation:

Year of Term	Minimum accrued return if the Bond is not Called	Additional Booster Return payable if The Bond is Called	Final Return if Called / Redeemed by Issuer each year
1	2.40% (2.40% CAR)	1.00%	3.40% (3.40% CAR)
2	4.80% (2.37% CAR)	2.00%	6.80% (3.34% CAR)
3	7.20% (2.34% CAR)	3.00%	10.20% (3.29% CAR)
4	9.60% (2.32% CAR)	4.00%	13.60% (3.24% CAR)
5	12.00% (2.29% CAR)	Not Applicable	12.00% (2.29% CAR)

100% Capital Protection: This Bond provides 100% capital protection from Societe Generale.

Risk: The Bond has a Summary Risk Indicator of 1 (SRI rating 1 out of 7), it is categorised as a Very Low Risk investment with a flexible investment term. Risk factors include the financial failure of 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 8. 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 14 of this brochure.

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

Key Features & How the Bond Works

This Bond aims to deliver a higher return than Irish retail bank deposits with 100% capital protection at maturity or in the event of the Bond Called early. The Capital Protection is provided by the Issuer Societe Generale. This investment is a regulated exchange listed Fixed Rate Bond. This Bond is available for investment from Credit Unions, Individuals, Pension Funds, Retirement Funds, Corporates, Co-Operatives, Trusts and Charities. This Bond also offers investors an opportunity to diversify their investment exposure into the highly rated (A1 / A / A) credit of Societe Generale a leading European banking group.

- Returns:** This Bond pays investors a minimum return of 2.40% p.a. simple interest (2.29% CAR). The Maximum return is 13.60% (3.24% CAR) if the bond is Called in year 4. The potential returns are illustrated in the table below, in the event the bond is Called each year and if it runs for the full 5 year term to the Final Maturity Date. You will not receive an annual income from this product. Any returns are paid at maturity. However, The daily valuation of this investment may increase as interest accrues.

Year of Term	Date	Minimum accrued return if the Bond is not Called	Additional Booster Return payable if The Bond is Called	Final Return if Called / Redeemed by Issuer each year
1	22nd December 2025	2.40% (2.40% CAR)	1.00%	3.40% (3.40% CAR)
2	21st December 2026	4.80% (2.37% CAR)	2.00%	6.80% (3.34% CAR)
3	20th December 2027	7.20% (2.34% CAR)	3.00%	10.20% (3.29% CAR)
4	20th December 2028	9.60% (2.32% CAR)	4.00%	13.60% (3.24% CAR)
5	20th December 2029	12.00% (2.29% CAR)	Not Applicable	12.00% (2.29% CAR)

- 100% Capital protection:** 100% Capital protection is provided by Societe Generale. The 100% capital protection applies at the Final Maturity Date or Optional Redemption Date in the event of the bond being called by the Issuer.
- Investment Term:** 5 Year term up to the Final Maturity Date of the 20th December 2029. The Bond is Callable by the issuer annually (subject to 2 weeks advance notice) to Cantor Fitzgerald) on the 4 Optional Redemption Dates: 22nd December 2025, 21st December 2026, 20th December 2027 and the 20th December 2028.
- Listing:** The Bond will be listed on the Euro MTF Luxembourg (Regulated Market).
- How to Invest:** An application form for this Bond together with funds must be with Cantor Fitzgerald Ireland Ltd. before the Closing Date of the 18th December 2024.



WARNING: You will not receive an annual income from this product. Any returns are paid at maturity.

WARNING: If Societe Generale were to default, you will lose some or all of your investment.

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

About Societe Generale



- 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 10th December 2024 was €21.4 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 10th December 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

Further Information is available on Societe Generale as Issuer of the Bonds in its current Universal Registration Document and its subsequent amendments is accessible at <https://investors.societegenerale.com/en/publications-documents?&search=universal&heme=information-reglementee-autres-informations-importantes>

WARNING: If Societe Generale were to default, you will lose some or all of your investment.

Major Irish Banking Groups Credit Ratings are below for comparison purposes only:**

Irish Bank Credit Rating	Moody	S&P	Fitch
Bank of Ireland Group plc	A3	BBB	BBB+
AIB Group plc	A3	BBB	N/a
Permanent TSB Group Holdings Plc.	Baa1	BB+	BBB-

Credit ratings above as at the 10th December 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 10th December 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
Investment Grade			
Highest Quality	Aaa	AAA	AAA
High Quality (Very Strong)	Aa1	AA+	AA+
	Aa2	AA	AA
	Aa3	AA-	AA-
Upper Medium Grade (Strong)	A1	A+	A+
	A2	A	A
	A3	A-	A-
Lower Medium Grade	Baa1	BBB+	BBB+
	Baa2	BBB	BBB
	Baa3	BBB-	BBB-
Below Investment Grade			
Lower Grade (Somewhat Speculative)	Ba1	BB+	BB+
	Ba2	BB	BB
	Ba3	BB-	BB-
Low Grade (Speculative)	B1	B+	B+
	B2	B	B
	B3	B-	B-
Poor Quality (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: Moodys, S&P and Fitch 10th December 2024.

WARNING: If Societe Generale were to default, you will lose some or all of your investment.

The Structure of this Bond

This Bond is a Senior Preferred Bond* issued by Societe Generale. The Bonds will constitute direct, unconditional, unsecured and senior obligations of Societe Generale ranking at all times as senior preferred obligations. The return of your relevant capital protected amount in this Investment, as well as the Investment Return, will be dependent on the solvency of the Issuer Societe Generale.

An application form for this Bond together with funds must be with Cantor Fitzgerald Ireland Ltd. before the Closing Date.

In the case of a default by 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 Preferred Debt holders are most likely to be repaid, followed by junior debt holders, preferred stock holders and common stock holders. 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 15.

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

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

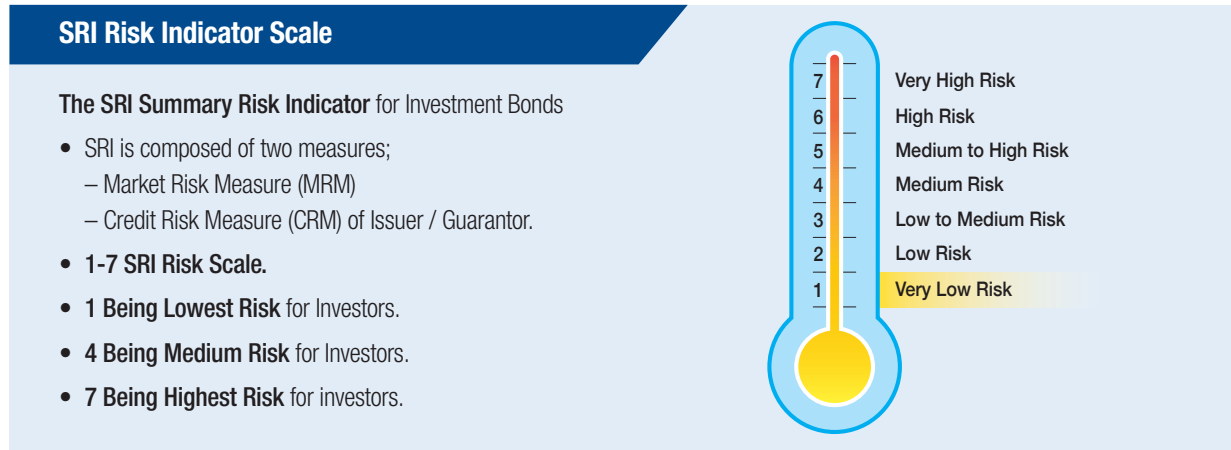
WARNING: If you invest in this Bond it could be called or redeemed annually.



What Risks Should Be Considered Before Investing?

Summary Risk Indicator:

This Bond has a Summary Risk Indicator of 1 (SRI rating 1* out of 7), therefore it is categorised as a Very Low Risk investment.



**Source : Societe Generale KID Document as of 4th December 2024.*

Counterparty risk on the Issuer and Societe Generale:

By investing in the Bond you take a credit risk to the Issuer Societe Generale. In the case of a default by Societe Generale, investors have a senior preferred 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 Preferred 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. In the case of a Senior Debt* default by 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.

100% Capital protection:

This Bond provides 100% capital protection, its value is 100% protected by Societe Generale one of Europe's largest banking groups.

Issuer Callability Risk:

- The Bond is also callable on the 4 annual Optional Redemption Dates by the Issuer subject to 2 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 early by the Issuer, and this could 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 and the additional Booster returns in the event of a Call are fixed. 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, political instability, 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:

- Societe Generale aims to provide a secondary market for the Bonds during the investment term. However, certain exceptional market circumstances may have a negative effect on the liquidity of the Bond, and even render the Bond entirely illiquid, which may make it impossible to sell the Bond before the Final Maturity Date and result in the partial or total loss of your initial capital invested. It is envisaged that investors will hold the Bond for the full 5 year term and all investors should consider the term before investing. Societe Generale will be the sole provider of a secondary market for the Bonds. There is no other liquid market on which this Bond can be easily traded and this may have a material adverse effect on the price at which the Bond may be sold. As a consequence, you may lose part or all of your initial capital invested if you redeem the investment early. In extremely volatile market conditions encashments may not be possible.

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.

This Bond is Callable:

- The Bond is Callable and may be redeemed early by the Issuer Societe Generale, annually on the 4 Optional Redemption Dates. Interest rates at the time of redemption may be different and rates could be lower than the fixed term rates that are currently available.

No recourse to any Deposit Guarantee Scheme:

- This Investment is not a Deposit. In the event of a default of the Issuer Societe Generale 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 each year on the 4 Optional Redemption Dates on 2 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 Issuer becomes subject to resolution measures in the form of bail-in, investor’s residual claim on the Issuer 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 Issuer 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.

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/

It is also recommended that investors read carefully the “risk factors” section of the Issuers Base Prospectus dated 20th March 2024 and final terms associated to this Bond before making any investment in the Bond. The prospectus is available at 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: You will not receive an annual income from this product. Any returns are paid at maturity.

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

WARNING: If Societe Generale were to default, you will lose some or all of your investment.

Questions & Answers

How can I invest?

The Minimum Investment is €100,000 and in multiples of €1,000 thereafter. Application forms for this Bond together with funds must be with Cantor Fitzgerald before the Closing 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 Credit Unions, 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 5 years, looking for enhanced growth potential with 100% capital protection. Please see page 14 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.

Why and when might The Bond be Called by the Issuer: The Bond may be called by the Issuer annually with 2 week's prior notice to Cantor Fitzgerald Ireland Ltd., if for example interest rates fell below 1% p.a. the Bond may be called by the Issuer.

What is the Underlying Strategy of the Investment?

To provide a fixed minimum return of 2.40% p.a. or 12.00% (2.29% CAR) if the Bond term runs for 5 years, along with the potential for an additional Booster Return of 1% p.a. if the Bond is Called or redeemed early by the Issuer. on one of the 4 annual Optional Redemption Dates, subject to a maximum return of 13.60% (3.24% CAR) if the bond is called after 4 years.

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 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?

The investment term is a maximum of 5 years. The Bond could be Called (redeemed) early by the Issuer every year months after a minimum investment term of at least 12 months. Calls are subject to 2 weeks notice. Investors should be prepared to invest for the full 5 year term.

What is the Minimum Investment amount?

Initially €100,000 and in multiples of €1,000 thereafter.

What about Interest payments?

No Interest is payable directly to investors from the Bond, all funds are rolled up and paid at the Final Maturity date, or on the relevant Optional Redemption Date if the Bond is Called only. Daily Interest can be reflected and accrued in investors account valuations.

What risks are attached to the Bond?

This Bond is a very low risk investment. Please refer to pages 8-11 “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 20th March 2024.

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 20th March 2024 is available at “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 on the Final Maturity Date, or on the relevant Optional Redemption Date if the Bond is Called only. The return if any, and investors’ capital are subject to the credit risk of the Issuer Societe Generale. 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 the Issuer or Societe Generale investors would hold a Senior claim on Societe Generale for any outstanding shortfall. Bondholders will continue to be able to claim under the terms of the Bond against the Issuer for any unpaid amounts due under the Bonds. Please see pages 8-11 for further details on credit risk and the independent credit ratings of Societe Generale as the Issuer 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 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 AA1/AA-/AA+). Before the investment date the funds will be transferred to Issuer and will be held by 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 Secure Yield Callable Booster Bond:		
The below is annualised based on a holding period of 1 Year	%	€
Total Amount Invested.	100%	100,000.00
Indicative Fee (equivalent to 0.24% per annum if the bond runs for the full 5 year term, all illustrations are shown net of this fee).	1.24%	1,240.00
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%	0
Early Encashment Fee (over and above any applicable bid /offer spreads)	1%	1,000.00

Important Notes In Relation to Fees

100% of your investment is allocated to the Bond. 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.

An early encashment fee of up to 1% applies where you have encashed prior to the Final Maturity Date.

Overall indicative fee quoted above is correct as at the 3rd December 2024. Deductions for charges and expenses are not made uniformly throughout the life of the Bond, but are loaded disproportionately onto the early period. The total fees payable to Cantor can vary depending on subsequent hedges for this Bond and on prevailing option prices, interest rates and the Bank’s funding rate.

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.

An indicative composition of costs applicable to your investment is detailed in the KID document. Deductions for charges and expenses are not made uniformly throughout the life of the Bond, but are loaded disproportionately onto the early period. These fees are built into the terms of the bond. However, if the Bond is Called at an early stage the % fee will be higher on an annualised basis. than if runs for the maximum 5 year Investment Term.

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?

It is intended that your investment in the Bond will be held for the full 5 year term (or earlier if the Bond is Called by the Issuer). If you need to cash in your investment early, Societe Generale aims to provide, under normal market conditions, a daily secondary market with a 1% bid / offer spread. However neither Cantor Fitzgerald Ireland Ltd. nor Societe Generale can guarantee what its value will be at that point and it may be less than you originally invested. Societe Generale will pay you the value of your investment in accordance with the prevailing market rate at that time, less any associated selling costs. Cantor Fitzgerald Ireland Ltd. may impose a fee of up to 1% to process any early encashment of your investment where such early encashment is possible. We would need to receive an instruction from you in writing to process any possible early encashment of your investment. In the case of joint accounts, corporates/ARF's/AMRF's & Trusts instructions from all authorised persons will be required.

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 Preferred Senior Bond, a Structured Note issued by Societe Generale. 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 this Bond, both individual and corporate, may be subject to Irish Income Tax, on the return on redemption of the note. 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. 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 Income 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

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
Client Categorisation	<ul style="list-style-type: none"> Retail Client. Professional Client. Eligible Counterparty. 	
Service Level	<ul style="list-style-type: none"> Advisory Client. Execution Only Client with advice from an external Financial Advisor. 	<ul style="list-style-type: none"> Execution Only without taking any advice from a Financial Advisor.
Distribution	<ul style="list-style-type: none"> Credit Unions. Direct Clients. Intermediary Clients. Pension Clients (subject to trustee approval). Corporates, Co-Operatives, Charities or Trusts. 	
Minimum Investment	<ul style="list-style-type: none"> Clients willing to invest a minimum of €100,000. 	Clients looking to invest under €100,000.
Five Criteria Review		
Knowledge and Experience	<ul style="list-style-type: none"> Client must have at least a limited knowledge & experience of similar investments (Structured Products) or the financial markets. Client needs to understand the level of risk and complexity associated with the investment product. Client understands how the return on this complex product is generated. 	<ul style="list-style-type: none"> Client has No knowledge & experience investing in this type of product or the financial markets. Client who does not understand how this investment works.
Ability to Sustain Loss	<ul style="list-style-type: none"> Client understands that this is 100% protected Bond unless Societe Generale were to default. 	<ul style="list-style-type: none"> Clients who are looking for a higher level of risk and return. Clients looking for an investment which can benefit from a Deposit Guarantee Scheme.
Investment Objectives	<ul style="list-style-type: none"> Mix of Investment Income with Capital growth. (with Interest rolled up to the Final Maturity or Call date). Capital Growth only. 	<ul style="list-style-type: none"> Clients who are looking for a higher level of risk and return. Clients who are looking for regular income payments.
Investment Time Horizon	<ul style="list-style-type: none"> Between 3-5 Years Between 5-10 Years. 	<ul style="list-style-type: none"> Between 1-3 Years.
Client Risk Profile	<ul style="list-style-type: none"> Very Cautious Investors. Cautious Investors. Considered Risk Takers. Considered Investors. High Risk Takers* 	
Further Considerations		
ESG Considerations	<ul style="list-style-type: none"> This is not structured as an ESG or SRI orientated product. 	<ul style="list-style-type: none"> Clients looking for an investment that promotes ESG compatible characteristics.

* This product is Very 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 Societe Generale, if Societe Generale were to default 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 Secure Yield Callable Booster 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 annually subject to 2 week's notice to Cantor Fitzgerald Ireland Ltd. before the annual Callable \ Optional Redemption Dates. 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.

'Currency': EUR.

'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.

'Final Maturity Date': 20th December 2029. if the Bond runs for the full 5 year investment term.

'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.

'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 Interest Commencement Date': 20th December 2024.

'Investment Amount': Shall mean the amount invested in the Cantor Fitzgerald Ireland Secure Yield Callable Booster Bond.

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

'ISIN Code': XS2928341010.

'Issuer': Societe Generale. Legal entity identifier (LEI): Q2RNE8IBXP4ROTD8PU41

'Issue Date': 20th December 2024.

'Listing': This security will be listed on Euro MTF Luxembourg (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.

'Minimum Investment': €100,000 and in multiples of €1,000 thereafter.

'Callable \ Optional Redemption Dates': The Issuer may choose to redeem the Bond on giving 2 weeks notice to Cantor Fitzgerald Ireland Ltd before the 22nd December 2025, 21st December 2026, 20th December 2027, 20th December 2028.

'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': 20th December 2024.

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

'Underlying Investment Strategy': means the strategy for the Investment Return as outlined below in section 5. Returns.

'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 14 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 AA1/AA-/AA+) in an individual account in the name of the investor. Before the Start Date Funds will be transferred to Societe Generale and will be held by Societe Generale until the encasement or redemption Date, Societe Generale will 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 Key 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:

Year of Term	Minimum accrued return if the Bond is not Called	Additional Booster Return payable if The Bond is Called	Final Return if Called / Redeemed by Issuer each year
1	2.40% (2.40% CAR)	1.00%	3.40% (3.40% CAR)
2	4.80% (2.37% CAR)	2.00%	6.80% (3.34% CAR)
3	7.20% (2.34% CAR)	3.00%	10.20% (3.29% CAR)
4	9.60% (2.32% CAR)	4.00%	13.60% (3.24% CAR)
5	12.00% (2.29% CAR)	Not Applicable	12.00% (2.29% CAR)

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 Preferred Bond issued by Societe Generale. If 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 by Societe Generale. Any return is conditional on the fulfilment of the Counterparty's obligations. In the event that the Counterparty does not meet its obligations, or if 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 Secure Yield Callable Booster Bond may be held for the 5 year term. Any withdrawals will be paid into your Cantor Fitzgerald Ireland Ltd. cash account within 3 business days of the 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.

7. Disclaimer

Reference within the Underlying Investment Strategy to particular assets, stocks, interest rates 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 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 Income Tax. Irish resident holders of a Structured Note, both individual and corporate, may be subject to Irish Income Tax, on the return on redemption of the note. 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. 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

Upon receipt of a valid encashment request the proceeds of your investment will be paid 3 business days after the relevant Dealing date 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 AA1/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 12 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 20th March 2024 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 20th March 2024 for the Bond program on the following website: 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@fspoi.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 12 'What are the costs and charges?' for detailed information on this. Please also refer to 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 Siochana, 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



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



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



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



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

www.cantorfitzgerald.ie