SOCIÉTÉ GÉNÉRALE SEMICONDUCTOR FIXED DAILY FAST TRIGGER

OCTOBER 2026 FACTSHEET

Stock Note Risk Profile: There is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices. Investors must seek suitable financial advice before investing.

Target Return: **USD = 25.00%**

Investment Description

A 3-year investment linked to the performance of four stocks.
The product pays the Fixed Coupon Rate in the event of maturity, whether that is early maturity via the Autocall Trigger or at the full term.
The Autocall Trigger will be observed daily (at close) from 12 months and benefits from a Memory Knock-Out feature.
Unlike a traditional autocall, the daily Memory Knock-Out feature does not require all shares to be above the Autocall Trigger on the same day. Each stock is observed independently from 12 months. Once all four shares have individually been above the Autocall Trigger, from 12 months onwards, the investment automatically redeems early and returns full capital plus the Fixed Coupon Rate. If no Autocall occurs, the Fixed Coupon Rate is paid at Maturity.
If the investment does not autocall, then at the Final Observation date, if all Underlyings are at or above the Capital Protection Barrier, full capital is returned.
If any Underlying is below the Capital Protection Barrier on the Final Observation date, capital return will be reduced on a 1-for-1 basis. For example, if the worst performing Underlying has fallen to 40% of its original level, 40% of the capital will be returned.

Benefits

- The investment can generate a fixed return.
- Underlyings don't need to rise at the same time to activate the Autocall.
- Autocall feature potentially shortens the investment term.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- Daily pricing.

Risks

- The return is limited to the pre-defined investment terms.
- There is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuer's credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they were to sell them in the market.
- There is a risk to capital should one of the Underlyings breach the Capital Protection Barrier on its Final Observation date.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

Product Facts and Features

Issuer:	SG Issuer
Guarantor:	Société Générale
Credit Ratings:	Fitch A, Moody's A1, S&P A
Source:	Bloomberg: 21.09.2026
Maximum Term:	3 years
Investment Structure:	Daily Fixed Knock-Out Autocall
Autocall Opportunities:	Daily (First Observation at 12 months)
Autocall Trigger:	100% of initial level (with Memory Knock-Out)
Fixed Coupon Rate:	USD 25.00%
Capital Risk:	Not capital protected
Capital Protection Barrier:	50% Final level (European style)

Basket	Bloomberg Code
ASML Holdings	ASML NA Equity
Intel Corp	INTC UW Equity
Qualcomm Inc	QCOM UW Equity
Nvidia Corp	NVDA UW Equity

Key Information

Subscription Period:	21 Sep 2026 –20 Oct 2026 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	21 October 2026
Issue Date:	28 October 2026
1st Autocall Observation:	21 October 2027
Final Observation:	22 October 2029
Maturity Date:	29 October 2029
Denominations:	1,000 then lots of 1,000
ISIN:	USD = XS3476500643

How the Investment works

First Observation ▶ Are all Underlyings above the Autocall Trigger? **Yes** ▶ **Early Maturity = Full capital returned Plus the Fixed Coupon Rate**

No = Investment Continues

Daily Observations ▶ Have all Underlyings closed above the Autocall Trigger on any day since the First Observation? **Yes** ▶ **Early Maturity = Full capital returned Plus the Fixed Coupon Rate**

No = Investment Continues

Final Observation ▶ Are all Underlyings at or above the Capital Protection Barrier **Yes** ▶ **Full capital returned plus the fixed coupon**

No ▶ **Fixed Coupon Rate Paid**
Capital is reduced on 1-for-1 basis in-line with the worst performing Underlying

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Observation dates (some dates may vary if a bank holiday or non-business day occurs)

	Observation Date	Payment Date	Autocall Trigger
First Observation	21 October 2027	28 October 2027	100%
Ongoing Observations	Every exchange business day	5 business days following each respective observation date	100%
Final Observation	22 October 2029	29 October 2029	50% Final Level Barrier

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Societe Generale SA attracts deposits and offers commercial, retail, investment, and private banking services The Bank offers consumer credit, vehicle lease financing, information technology equipment leasing, life and non life insurance, custodian services, trade and project financing, currency exchange, treasury services, and financial and commodities futures brokerage services.

Source: Bloomberg 21.09.2026

Rationale

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

Unlike many traditional autocalls which have monthly, quarterly or annual observations, this structure provides daily observation opportunities after the first 12 months, increasing the number of opportunities for early redemption. Also, not all Underlyings need to be above the Autocall Tigger at the same time.

The autocall payoff can bring an early return of capital allowing the opportunity for a re-assessment of investment strategy. The value of this feature cannot be underestimated as it brings with it the opportunity to secure capital value, as well as the chance to take advantage of future market trends.

To manage the capital risk, a final level barrier set at 50% means an Underlying must fall by more than 50% over the full term before capital is at risk.

Suitability

This product may be suitable for investors who:

- Understand that there is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.
- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking income rather than growth
- Understand and accept there is a risk to capital and how the Capital Protection Barrier works.
- Understand the impact of global economic issues and how they will affect the product.
- Are looking to invest for the medium to long term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlyings which exceeds the fixed level available with this investment product.
- Understand the risk to capital in the event of a counterparty default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested.

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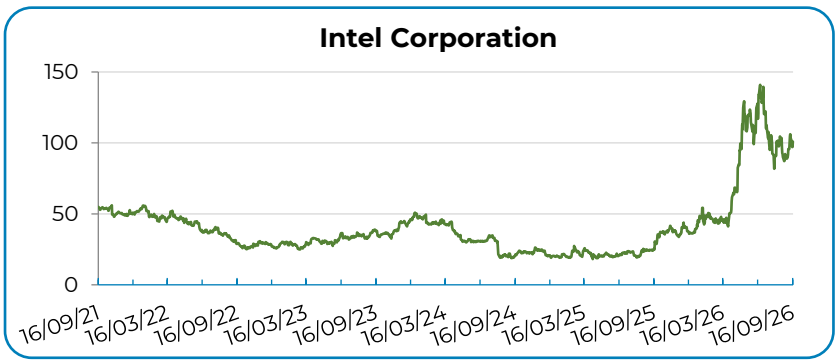
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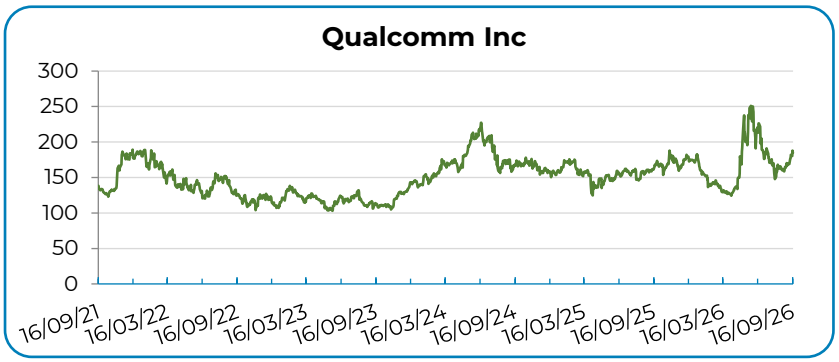
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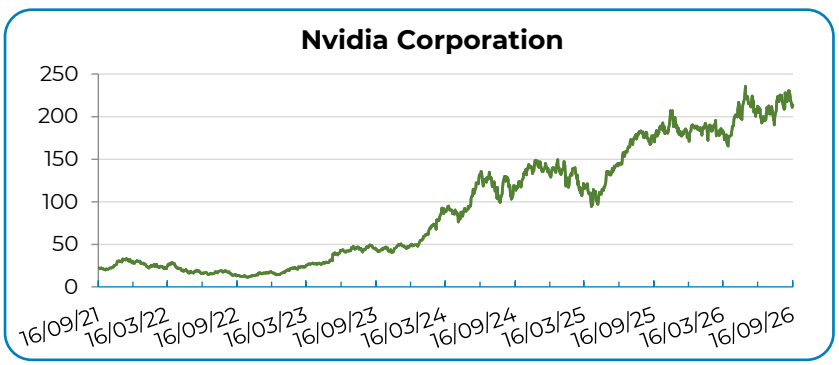
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Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks

Source: Bloomberg 21.09.2026, Data period: 16.09.2021 to 16.09.2026 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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Placing trades

- Trade orders should be sent to orders@idad.com
- All trades will be settled direct with IDAD's Euroclear a/c 44382

Secondary market

The Issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date.
Trading details as above.

Selling restrictions for securities

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UK Retail Restrictions: None

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