SOCIÉTÉ GÉNÉRALE
US TECH EARLY LOW HURDLE AUTOCALL

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 = 30.00% p.a.**

Investment Description

A 4 year investment linked to the performance of four US Tech stocks.

If on any quarterly observation date (including the Final Observation date), starting at 6 months, all of the Underlyings are at or above the autocall trigger, the investment will autocall. Initial capital plus the Coupon Rate for each quarterly period which has elapsed is paid and the investment will end. This product also includes the Glider feature. The basket is observed daily between the strike date and the 3rd observation at month 12. If the underlyings have not fallen by more than 50% at any point, then the autocall barrier will change to 50% and the note will mature early. If the Glider barrier is breached, then the Glider feature will not come into effect and the autocall barrier will remain at 85% throughout.

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

- Snowballing coupon.
- Even slightly negative market performance can deliver enhanced returns.
- Glider feature gives the opportunity for an early maturity even if the underlyings have fallen significantly from strike.
- 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.
- The coupon payment is conditional upon the Underlying performance.
- 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: 03.09.2026
Maximum Term:	4 years
Investment Structure:	Defensive Autocall
Autocall Opportunities:	Quarterly (First Observation at 6 months)
Autocall Trigger:	85% of initial level with 50% Glider at month 12
Coupon Rate:	USD: 7.50% Quarterly (30.00% p.a.)
Capital Risk:	Not capital protected
Capital Protection Barrier:	50% Final level (European style)

Basket	Bloomberg Code
Nvidia Corp	NVDA UW Equity
Tesla Inc	TSLA UW Equity
Oracle Corp	ORCL UN Equity
Intel Corp	INTC UW Equity

Key Information

Subscription Period:	03 Sep 2026 – 05 Oct 2026 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	06 October 2026
Issue Date:	13 October 2026
1st Autocall Observation:	06 April 2027
Final Observation:	07 October 2030
Maturity Date:	15 October 2030
Denominations:	1,000 then lots of 1,000
ISIN:	USD = XS3476120145

How the Investment works

Observations 1 to 2 → Are all Underlyings at or above the Autocall Trigger?
- Yes → **Early Maturity = Full capital returned plus a coupon for each quarter elapsed**
- No = Investment Continues

Observation 3 → Have all Underlyings remained above 50% of their strike level between strike and the 3rd observation
- Yes → **Early Maturity = Full capital returned plus a coupon for each quarter elapsed**
- No = Investment Continues

Observation 4 to 14 → Are all Underlyings at or above the Autocall Trigger?
- Yes → **Early Maturity = Full capital returned plus a coupon for each quarter elapsed**
- No = Investment Continues

Final Observation → Are all Underlyings at or above the Autocall Trigger?
- Yes → **Full capital returned plus all accumulated coupons for each quarter elapsed**
- No → **Full capital repaid if all are above the Capital Protection Barrier** If any are below the Capital Protection Barrier, 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
Observation 1	06 April 2027	13 April 2027	85%
Observation 2	06 July 2027	13 July 2027	85%
Observation 3	06 October 2027	14 October 2027	50% (If Glider Barrier in effect) 85% (If Glider barrier not in effect)
Observation 4	06 January 2028	13 January 2028	85%
Observation 5	06 April 2028	13 April 2028	85%
Observation 6	06 July 2028	13 July 2028	85%
Observation 7	06 October 2028	16 October 2028	85%
Observation 8	08 January 2029	16 January 2029	85%
Observation 9	06 April 2029	13 April 2029	85%
Observation 10	06 July 2029	13 July 2029	85%
Observation 11	08 October 2029	15 October 2029	85%
Observation 12	07 January 2030	14 January 2030	85%
Observation 13	08 April 2030	15 April 2030	85%
Observation 14	08 July 2030	15 July 2030	85%
Final Observation	07 October 2030	15 October 2030	85%
Final Observation	07 October 2030	15 October 2030	50% Final Level Barrier

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Source: Bloomberg 03.09.2026

Rational

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 a classic autocall, this product includes a 'Glider' feature. This feature comes into effect if none of the underlyings have fallen by more than 50% between the strike date and 3rd observation. If no underlyings have breached the Glider barrier, then the note will autocall.

The Underlyings used in this product have been selected in order to support the anticipated delivery of the product strategy.

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 growth rather than income.
- 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.
- Understand the criteria which will determine the coupon payments.
- 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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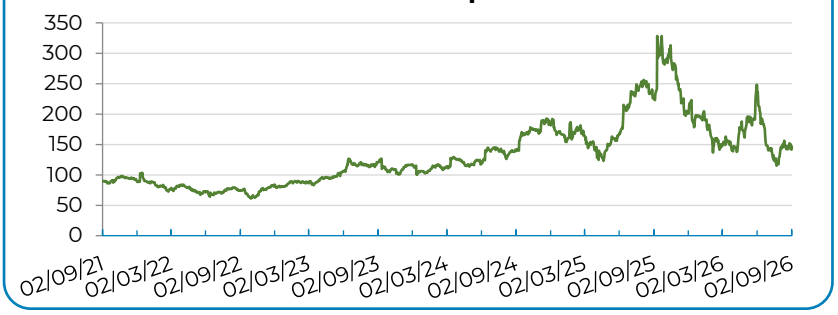
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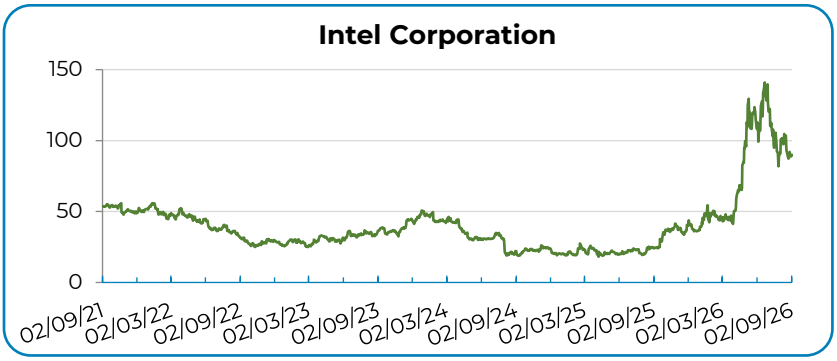
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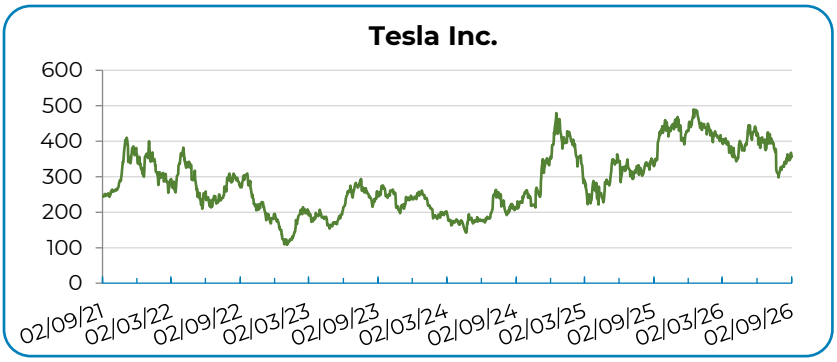
Underlyings



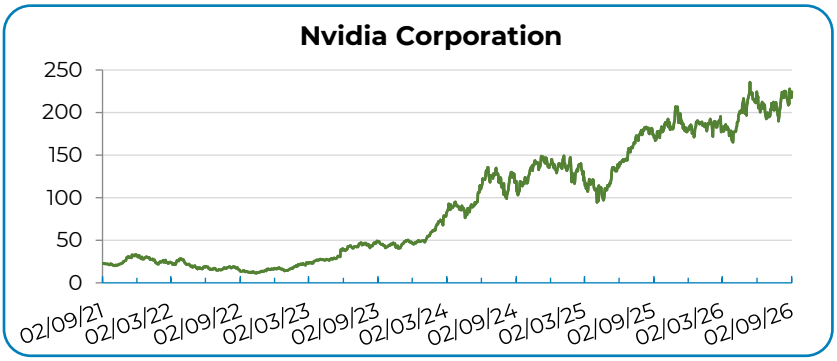
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Source: Bloomberg 03.09.2026, Data period: 02.09.2021 to 02.09.2026 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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

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For more information about this note, please contact us today.
2 Rotherbrook Court, Bedford Road,
Petersfield, Hampshire, GU32 3QG
14 Austin Friars, London, EC2N 2HE.
+44 (0)1730 776757
enquiries@idad.com
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