SOCIETE GENERALE
Corporate & Investment Banking

Key Information Document

PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

Phoenix Plus

ISIN: XS2846058969
MANUFACTURER: Société Générale, http://kid.sgmarkets.com, Call +33(0) 969 32 08 07 for more information
DATE OF PRODUCTION OF THIS KID: 20/08/2024
ISSUER: SG Issuer | **GUARANTOR:** Société Générale

You are about to purchase a product that is not simple and may be difficult to understand

WHAT IS THIS PRODUCT?

Product Currency	USD	**Settlement Currency**	USD
Listing	None	**Nominal Value**	USD 1,000 per note
Minimum Investment	USD 1,000	**Issue Price**	100% of the Nominal Value
Maturity Date	04/10/2028	**Minimum Reimbursement**	No, you can lose up to the full invested amount
Capital Barrier	60%	**Capital Barrier Type**	Observed on the Final Observation Date only
Coupon Barrier	60%	**Coupon**	3.75%
Early Redemption Barrier	95%	**Early Redemption Coupon**	See Below
Final Barrier	95%	**Final Coupon**	60%

Underlying

Underlying	Identifier	Relevant Exchange	Currency
AMAZON.COM INC	US0231351067	Nasdaq Stock Exchange	USD
MICROSOFT CORP	US5949181045	Nasdaq Stock Exchange	USD
Tesla Inc	US88160R1014	Nasdaq Stock Exchange	USD
NVIDIA CORP	US67066G1040	Nasdaq Stock Exchange	USD

Type

This product is an unsecured debt instrument governed by English law.

Objectives

This product is designed to provide a conditional coupon on a periodic basis. It is possible for the product to be automatically redeemed early based on pre-defined conditions. If the product is not redeemed early, both the coupon and the capital redemption at maturity will be linked to the performance of the underlyings. Your capital will be fully at risk when investing in this product.

The Reference Underlying is the Underlying with the lowest observed level on the relevant observation.

For each individual Underlying, a Trigger Event occurs if the Underlying has been observed at or above the Early Redemption Barrier applicable on the Early Redemption Observation Date (or at or above the Final Barrier on the Final Observation Date).

Coupon

Provided that the product has not been previously redeemed early:

The Coupon multiplied by the number of periods the product has elapsed since inception, minus the sum of coupons already paid.

- Otherwise, you will not receive the Coupon.

A standard period corresponds to three months. The first or the last period could be either shorter or longer, please refer to the calendar table for more details.

Automatic Early Redemption

On any Early Redemption Observation Date, if a Trigger Event has occurred on each Underlying since the product's inception (not necessarily at the same time), the product will be redeemed early and you will receive, on the Early Redemption Payment Date:

100% of the Nominal Value, plus the Early Redemption Coupon, minus the sum of coupons already paid. This amount can not be less than the Nominal Value.

Final Redemption

On the Maturity Date, provided that the product has not been redeemed early, you will receive a final redemption amount.

- If a Trigger Event has occurred on each Underlying since the product's inception (not necessarily at the same time) you will receive:

100% of the Nominal Value plus the Final Coupon, minus the sum of coupons already paid. This amount can not be less than the Nominal Value.

If a Trigger Event has not occurred on each Underlying since the product's inception (not necessarily at the same time) and the Final Level of the Reference Underlying is at or above the Capital Barrier, you will receive:

100% of the Nominal Value.

- Otherwise, you will receive the Final Level of the Reference Underlying multiplied by the Nominal Value. In this scenario, you will suffer a partial or total loss of your invested amount.

Additional Information

- The level of each Underlying corresponds to its value expressed as a percentage of its Initial Value.
- The Initial Value of each Underlying is its value observed on the Initial Observation Date.
- The Final Level is the level of the Reference Underlying observed on the Final Observation Date.
- Coupons are expressed as a percentage of the Nominal Value.
- Extraordinary events may lead to changes to the product's terms or the early termination of the product and could result in losses on your investment

Calendar

Issue Date	27/09/2024
Initial Observation Date	20/09/2024

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Final Observation Date	20/09/2028
Maturity Date	04/10/2028
Coupon Observation Dates	20/12/2024, 20/03/2025, 20/06/2025, 22/09/2025, 22/12/2025, 20/03/2026, 22/06/2026, 21/09/2026, 21/12/2026, 22/03/2027, 21/06/2027, 20/09/2027, 20/12/2027, 20/03/2028, 20/06/2028, 20/09/2028
Coupon Payment Dates	07/01/2025, 03/04/2025, 07/07/2025, 06/10/2025, 07/01/2026, 03/04/2026, 06/07/2026, 05/10/2026, 06/01/2027, 05/04/2027, 06/07/2027, 04/10/2027, 03/01/2028, 03/04/2028, 05/07/2028, 04/10/2028
Early Redemption Observation Dates	20/03/2025, 20/06/2025, 22/09/2025, 22/12/2025, 20/03/2026, 22/06/2026, 21/09/2026, 21/12/2026, 22/03/2027, 21/06/2027, 20/09/2027, 20/12/2027, 20/03/2028, 20/06/2028
Early Redemption Payment Dates	03/04/2025, 07/07/2025, 06/10/2025, 07/01/2026, 03/04/2026, 06/07/2026, 05/10/2026, 06/01/2027, 05/04/2027, 06/07/2027, 04/10/2027, 03/01/2028, 03/04/2028, 05/07/2028

Observation Date	Payment Date	Coupon Barrier	Coupon	Early Redemption Applicable	Early Redemption Barrier	Early Redemption Coupon
20/12/2024	07/01/2025	60%	3.75%	No	-	-
20/03/2025	03/04/2025	60%	3.75%	Yes	95%	7.5%
20/06/2025	07/07/2025	60%	3.75%	Yes	95%	11.25%
22/09/2025	06/10/2025	60%	3.75%	Yes	95%	15%
22/12/2025	07/01/2026	60%	3.75%	Yes	95%	18.75%
20/03/2026	03/04/2026	60%	3.75%	Yes	95%	22.5%
22/06/2026	06/07/2026	60%	3.75%	Yes	95%	26.25%
21/09/2026	05/10/2026	60%	3.75%	Yes	95%	30%
21/12/2026	06/01/2027	60%	3.75%	Yes	95%	33.75%
22/03/2027	05/04/2027	60%	3.75%	Yes	95%	37.5%
21/06/2027	06/07/2027	60%	3.75%	Yes	95%	41.25%
20/09/2027	04/10/2027	60%	3.75%	Yes	95%	45%
20/12/2027	03/01/2028	60%	3.75%	Yes	95%	48.75%
20/03/2028	03/04/2028	60%	3.75%	Yes	95%	52.5%
20/06/2028	05/07/2028	60%	3.75%	Yes	95%	56.25%
20/09/2028	04/10/2028	60%	3.75%	No	-	-

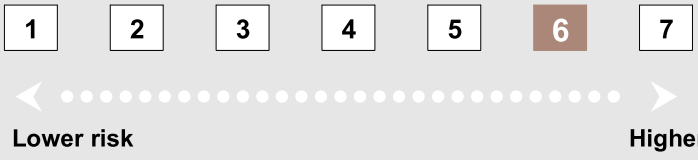
Intended Retail Investor

The product is aimed at investors who:

- Have specific knowledge or experience of investing in similar products and in financial markets, and have the ability to understand the product and its risks and rewards.
- Seek a product offering income and have an investment horizon in line with the recommended holding period stated below.
- Are able to bear total loss of their investment and accept the risk that the Issuer and / or Guarantor could fail to pay the capital and any potential return.
- Are willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Summary Risk Indicator



The risk indicator assumes you keep the product for 4 years 7 days.
The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 6 out of 7, which is the second-highest risk class.

This rates the potential losses from future performance at a high level, and poor market conditions are very unlikely to impact our capacity to pay you.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

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Investment Performance Information

Factors affecting the product performance

The main factors that could affect the performance of the product is the performance of the underlying instrument(s) along with Société Générale (the Guarantor) creditworthiness, which could have a material impact on the return, for instance if Société Générale (the Guarantor) is unable to pay out the redemption amount.

Some other factors (such as the remaining time to the redemption date, interest rates, exchange rates, credit spreads, the dividend yield of the underlying where applicable, and in the case of multiple underlyings, the correlation between the various underlyings) could also affect the overall performance of the product on the secondary market.

There is no relevant index, benchmark or proxy which historical performance can be compared to the potential future performance of this structured product.

What could affect my returns?

The potential yield of the product at maturity will depend, in particular, on the scenario of evolution, until maturity of the product, of the factors that may affect its performance, mentioned above.

In a favorable scenario, if you hold the product to maturity or, (where applicable) until it early redeems, you might expect a return of 16.38% per annum.

In a moderate scenario, you might expect a return of 15.75% per annum.

In an unfavorable scenario, you will lose money. You might expect a return of 12.52% per annum based on an estimate of future performance. This case occurs (i) when the underlying performs negatively, i.e. falls compared to its reference level in the product or (ii) when the underlying falls below the Capital protection barrier.

For the three scenarios above, if the manufacturer is not able to meet its obligation, you will have a negative return and could lose the entire initial amount.

Outcomes in severely adverse market conditions

In severely adverse market conditions, the product may undergo major price movements until its maturity which, in the worst case scenario, may cause its value at maturity falling to 0 .
If the product incorporates a leverage effect the variation of its price will be amplified and a price drop strongly accelerated .
At maturity of the product you may have lost the entire initial amount you invested in the product if the underlying asset of the product has suffered a sharp decline in its value until this date.

All expected return figures presented in this section result from statistical calculations in accordance with the methodology prescribed under the PRIIP Regulation. They do not represent the return you will receive in each scenario but only a probability of return.

WHAT HAPPENS IF SOCIÉTÉ GÉNÉRALE IS UNABLE TO PAY OUT?

If the Issuer defaults you may only claim any unpaid amount from Société Générale (the Guarantor). Should Société Générale default or file for bankruptcy, you may suffer a partial or total loss of the invested amount. If the Issuer and/or the Guarantor becomes subject to resolution measures in the form of the bail-in tool ("bail-in"), your claim may be reduced to zero, converted into equity or its maturity may be postponed. Please be aware that your Investment is not covered by any investor compensation or guarantee scheme.

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

WHAT ARE THE COSTS?

Costs over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment USD 10,000.00			
Scenarios	**If you cash in after 1 year**	**If you cash in after 3 years**	**If you cash in at the end of the Recommended Holding Period**
Total costs	USD 1,084.22	USD 1,050.42	USD 1,050.42
Impact on return (RIY) per year	10.77%	3.16%	2.33%

Composition of Costs

The table below shows:
- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

This table shows the impact on return per year

One-off costs	Entry costs	2.33%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs taken each year	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your investments and the costs presented in Section II.

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

Recommended Holding Period: 4 years 7 days, which corresponds to the product maturity.

Under normal market conditions, Société Générale or an entity of its group ensures a daily secondary market during the life of the product by providing bid and offer prices expressed as percentages of the Nominal Value and the difference between the bid and offer prices (the spread) will not be more than 1.00% of such Nominal Value. If you want to sell the product before the Maturity Date, the price of the product will depend on market parameters at the time you wish to sell and you may sustain a partial or total capital loss. In unusual market condition, the resale of the product may be temporarily or permanently suspended.

HOW CAN I COMPLAIN?

Any complaint regarding the person advising on, or selling, the product can be submitted directly to that person. Any complaint regarding the product or the conduct of the product manufacturer can be submitted to Société Générale at the following address: SOCIETE GENERALE, Regulatory Information Department, 17 cours Valmy, 92987 PARIS LA DEFENSE CEDEX, FRANCE - SG-complaints-kid@sgcib.com (http://kid.sgmarkets.com).

OTHER RELEVANT INFORMATION

The latest Key Information Document is available online at http://kid.sgmarkets.com. This document may be updated as of the date it is first created and for as long as the product is available for purchase, including during the marketing period of the product, where applicable. Further risks and information about the product are detailed in the product prospectus in accordance with Regulation (EU) 2017/1129. The prospectus (including its summary in the relevant local languages annexed to the Final Terms when the context requires) is available online at http://prospectus.socgen.com, and/or may be obtained free of charge upon request by calling +33(0) 969 32 08 07.