SOCIÉTÉ GÉNÉRALE
US STOCKS DEFENSIVE AUTOCALL
JULY 2024 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. Retail investors should seek suitable financial advice before investing.

TARGET RETURN: USD = 23.30% p.a.

INVESTMENT DESCRIPTION

A 4 year investment linked to the performance of four US Large Cap Stocks.

If on any quarterly observation date, starting at 6 months, all of the Underlyings are at or above the Autocall trigger, the investment will autocall and mature early. If early maturity occurs, full capital is returned and the investment will end. If early maturity does not occur, the investment will continue to the Final Observation date.

At the Final Observation date, if all Underlyings are at or above the Capital Protection Barrier, then full capital is returned. If any Underlying is below the Capital Protection Barrier, 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

- Autocall feature potentially shortens the investment term and can even be triggered with falls in the market.
- Snowballing coupon.
- 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 income 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 become 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 Issuers 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 & FEATURES

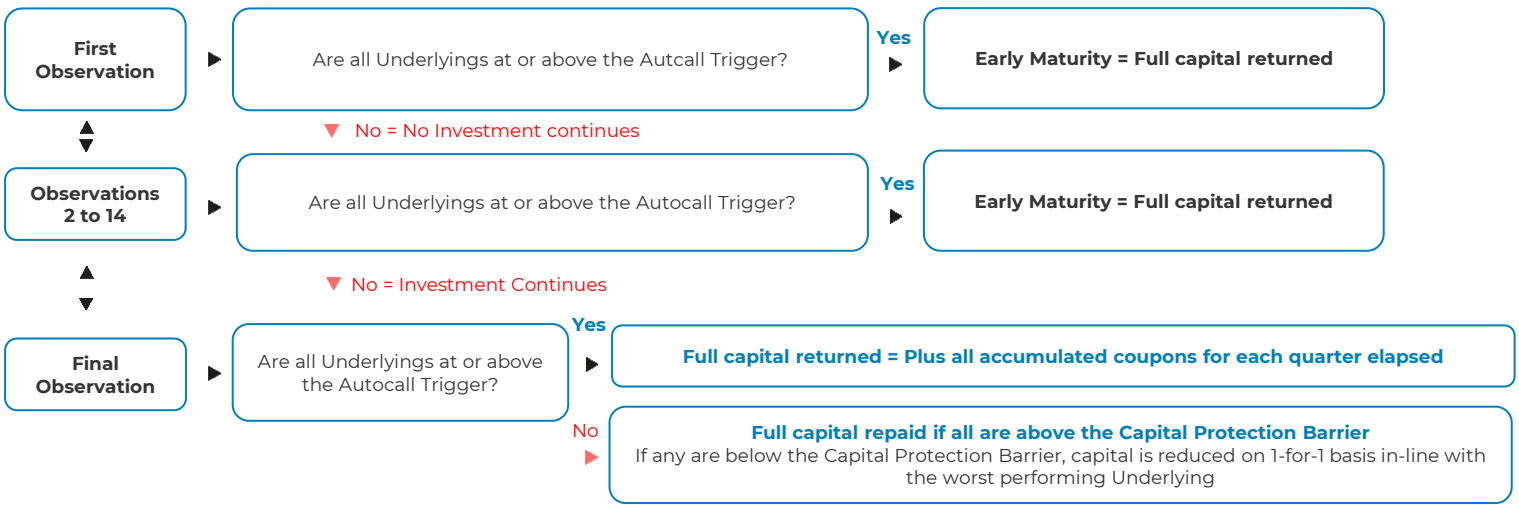
Issuer:	SG Issuer.
Guarantor:	Société Générale
Credit Ratings:	Fitch A, Moody's A1, S&P A.
Source:	Bloomberg: 08.07.2024
Maximum Term:	4 years
Investment Structure:	Defensive Autocall
Autocall Opportunities:	Quarterly (First Observation at 6 months)
Autocall Trigger:	80%
Coupon Rate:	USD: 5.825% Quarterly (23.30% p.a.)
Capital Risk:	Not capital protected
Capital Protection Barrier:	60% Final level (European style)

Underlying Basket	**Bloomberg Code**
Meta Platforms Inc	META UW Equity
Tesla Inc	TSLA UW Equity
Carnival Corp	CCL UN Equity
Advanced Micro Devices	AMD UW Equity

KEY INFORMATION

Subscription Period:	08 Jul 2024 – 11 Jul 2024 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	12 July 2024
Issue Date:	26 July 2024
1st Autocall Observation:	13 January 2025
Final Observation:	12 July 2028
Maturity Date:	19 July 2028
Denominations:	1,000 then lots of 1,000
ISIN:	XS2845821797

HOW THE INVESTMENT WORKS



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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	13 January 2025	21 January 2025	80%
Observation 2	14 April 2025	21 April 2025	80%
Observation 3	14 July 2025	21 July 2025	80%
Observation 4	13 October 2025	20 October 2025	80%
Observation 5	12 January 2026	20 January 2026	80%
Observation 6	13 April 2026	20 April 2026	80%
Observation 7	13 July 2026	20 July 2026	80%
Observation 8	12 October 2026	19 October 2026	80%
Observation 9	12 January 2027	20 January 2027	80%
Observation 10	12 April 2027	19 April 2027	80%
Observation 11	12 July 2027	19 July 2027	80%
Observation 12	12 October 2027	19 October 2027	80%
Observation 13	12 January 2028	20 January 2028	80%
Observation 14	12 April 2028	19 April 2028	80%
Final Observation	12 July 2028	19 July 2028	80%
Final Observation	12 July 2028	19 July 2028	60% European Barrier

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Source: Bloomberg 08.07.2024

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.

Autocalls have been one of the most popular structures over the years. With a defensive autocall, returns are paid if all Underlyings are at or above a lower autocall trigger on an observation date.

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 60% means an Underlying must fall by more than 40% over the full term before capital is at risk.

SUITABILITY

This product may be suitable for investors who:

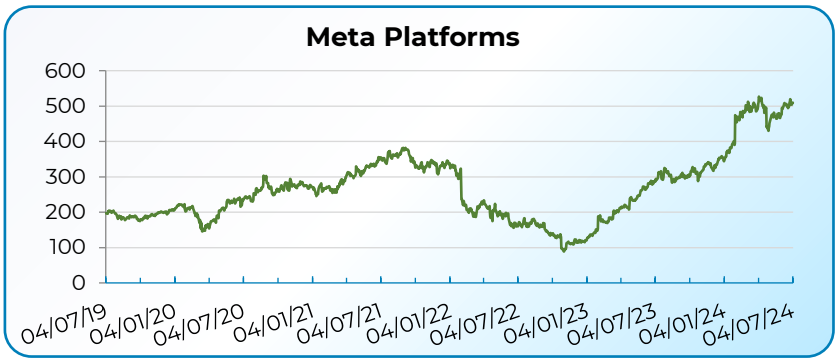
- **Understand that there is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.**
- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking growth rather than 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.
- Appreciate that income payments are conditional but understand that the memory feature can deliver previously missed income payments.

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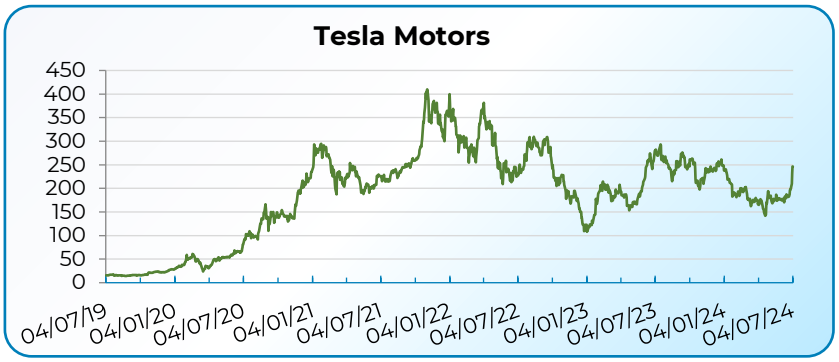
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THE UNDERLYINGS



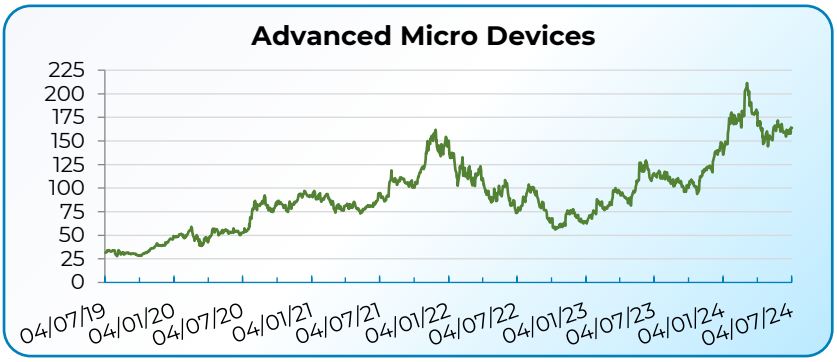
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Source: Bloomberg 08.07.2024, Data period: 04.07.2019 to 04.07.2024 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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All trades will be settled direct with IDAD's Euroclear a/c 44382

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