

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

Memory KO Stock Deposit

MANUFACTURER: Société Générale, <http://kid.sgmarkets.com>, Call +33(0) 969 32 08 07 for more information

DATE OF PRODUCTION OF THIS KID: 23/09/2026

DEPOSITARY: SOCIETE GENERALE LONDON BRANCH (SGLB)

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

WHAT IS THIS PRODUCT?

Product Currency	GBP	Settlement Currency	GBP
Deposit Amount	TBD	Capital Repayment	100% of the Deposit Amount on the Maturity Date only, provided that the depositor has not made any early withdrawals
Maturity Date	06/11/2031	Deposit Reference	SOCGENXOOMZQ
Depositary	Societe Generale London Branch	Final Interest	50.10%
Early Redemption Interest	Please refer to the Calendar table below	Final Barrier	85.00%
Early Redemption Barrier	Please refer to the Calendar table below		

Underlying

Underlyings	Identifier	Relevant Exchange	Currency
Lloyds Banking Group plc	GB0008706128	LONDON STOCK EXCHANGE	GBP
Anglo American plc	GB00BTK05J60	LONDON STOCK EXCHANGE	GBP
AstraZeneca plc	GB0009895292	LONDON STOCK EXCHANGE	GBP

Type

This product is a structured deposit governed by English law.

Objectives

This product is designed to provide a return when the product is redeemed (either at maturity or when automatically redeemed early). The product provides full capital protection at maturity only, provided that the depositor has not made any early withdrawal.

For each individual Underlying, a Trigger Event occurs if the level of the Underlying has been observed at or above the corresponding Early Redemption Barrier on the relevant Early Redemption Observation Date or observed at or above the Final Barrier on the Final Observation Date.

Automatic Early Redemption

On any Early Redemption Observation Date, if a Trigger Event has occurred independently for each Underlying (and not necessary at the same observation date), the product will be redeemed early and you will receive : 100% of the Deposit Amount plus the corresponding Early Redemption Interest (see Calendar table).

Final Redemption

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

- On the Final Observation Date, if a Trigger Event has occurred independently for each Underlying (and not necessary at the same observation date), you will receive: 100% of the Deposit Amount plus the Final Interest.
- Otherwise, you will receive 100% of the Deposit 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 observed on both Initial Observation Dates. For each Underlying, if the value observed on the last Initial Observation Date is higher than the value observed on the first Initial Observation Date, its Initial Value corresponds to the average of the values of the two Initial Observation Dates. Otherwise, its Initial Value corresponds to the value observed on the last Initial Observation Date.
- Interests are expressed as a percentage of the Deposit Amount, provided that the depositor has not made any early withdrawal.
- 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

Deposit Date	06/11/2026
Initial Observation Date	14/09/2026, 30/10/2026
Final Observation Date	30/10/2031
Maturity Date	06/11/2031
Early Redemption Observation Date	30/10/2028, 30/11/2028, 02/01/2029, 30/01/2029, 28/02/2029, 03/04/2029, 30/04/2029, 30/05/2029, 02/07/2029,

Early Redemption Barrier (per Early Redemption Observation Date)	100%; 100%; 100%; 100%; 100%; 100%; 100%; 100%; 100%; 100%; 100%; 95%; 95%; 95%; 95%; 95%; 95%; 95%; 95%
Early Redemption Interest (per Early Redemption Observation Date)	20.04%; 20.875%; 21.71%; 22.545%; 23.38%; 24.215%; 25.05%; 25.885%; 26.72%; 27.555%; 28.39%; 29.225%; 30.06%; 30.895%; 31.73%; 32.565%; 33.4%; 34.235%; 35.07%; 35.905%; 36.74%; 37.575%; 38.41%; 39.245%; 40.08%; 40.915%; 41.75%; 42.585%; 43.42%; 44.255%; 45.09%; 45.925%; 46.76%; 47.595%; 48.43%; 49.265%

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 capital growth 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 Depositary 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.
- Understand that the capital* protection only applies at maturity and they could receive less than the capital* protection amount if the product is sold beforehand.

(*) "capital" here means Deposit Amount and not invested amount.

Summary Risk Indicator



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 end your product in early. You may have to pay significant extra costs to end your product early.

We have classified this product as 2 out of 7, which is a low risk class.

The person offering you this product or providing you with advice about it may ask you to pay additional fees. If so, that person will inform you of these fees and explain how they will affect your investment.

You are entitled to receive back at least 100% of the Deposit Amount. Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash in before the Maturity Date. If we are not able to pay you what is owed, you could lose your entire investment.

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 Societe Generale London Branch (SGLB) creditworthiness, which could have a material impact on the return, for instance if Societe Generale London Branch (SGLB) 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 9.55% per annum.

In a moderate scenario, you might expect a return of 9.25% per annum.

In an unfavorable scenario, you might expect a return of 0.00% per annum based on an estimate of future performance.

For the three scenarios above, if Societe Generale London Branch (SGLB) 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, its expected return would be 0.0%. Furthermore, the product may undergo major price movements during the life of the product. The expected return can only be achieved if you don't exit before the maturity date of the product. This does not take into account the situation where Societe Generale London Branch (SGLB) is not able to meet its obligation.

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.

If SGLB defaults or is unable to meet its financial obligations, you may suffer a partial or total loss of the invested amount. Please be aware that SGLB is covered by the UK Financial Services Compensation Scheme (FSCS) and if we are not able to pay you in relation to the deposit, you may be entitled

to compensation under certain conditions and subject to certain limits.

The compensation limit applies to the aggregated amount of all of your deposits with SGLB and not to this deposit only. Any amount exceeding the compensation limit will not be covered by the protection of the FSCS. For more information, please visit the FSCS website www.fscs.org.uk.

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 GBP 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	GBP 249.00	GBP 250.00	GBP 250.00
Impact on return (RIY) per year	2.48%	0.70%	0.41%

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	0.41%	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: 5 years, which corresponds to the product maturity.

Under normal market conditions, Société Générale provides a daily secondary market throughout the product's term by offering redemption prices expressed as a percentage of the Deposit Amount. If you wish to redeem this product before the Maturity Date, the redemption price will depend on changes in market conditions at the time of redemption. In such cases, this could result in a total or partial loss of the amount invested. Under exceptional market conditions, the redemption 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: SOCIÉTÉ GÉNÉRALE, 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 since the date of its creation as long as the product is available for purchase, including the time during any commercialisation period. Additional features and information about the product are detailed in the product's terms and conditions.