

Arcus 5Y Three Stock Daily Lock In Deposit Plan (SG45)



ISIN	ONGRP
Deposit Taker	Societe Generale (rated A+ (Fitch), A1 (Moody's), A (S&P))
Underlying Stocks	HSBC Holdings PLC, Dell Technologies Inc, ARM Holdings PLC
Start Date	21 August 2026
Maturity Date	21 August 2031
Term	5 years
Potential Interest	11% p.a., paid as a lump-sum when the plan matures
Kickout Feature	The Plan will mature if all three stocks have met the Lock In Condition
Lock In Condition	If a stock closes above the Lock In Level on an Early Maturity Date, the Lock In Condition is met for that stock
Capital at Risk	N/A Deposit
Expected tax	Income tax
Min. investment	£3,000
Ways to invest	Direct, ISA, ISA transfer, SIPP, SSAS, Trusts, Corporates, Partnerships
Fees	Expected to be around 1.75% (included in the terms of the Plan)
Application deadlines	ISA transfers: 07 August 2026 Other investments: 19 August 2026
Early Maturity Dates / Lock In Levels	Daily, from 21 August 2028 to 20 August 2029 (inclusive): 95% Daily, from 21 August 2029 to 20 August 2030 (inclusive): 85% Daily, from 21 August 2030 to 21 August 2031 (inclusive): 75%

TARGET MARKET

Client type:	Retail
Risk Tolerance	SRI 2
Ability to bear loss:	No
Return required:	Growth
Investment horizon:	Long term (5 years)
Investor market outlook:	Bullish (for more information, please see the KID and 'Who is this Plan appropriate for' in the brochure).

DISTRIBUTION STRATEGY / KNOWLEDGE & EXPERIENCE (RETAIL INVESTORS)

Distribution:	Basic	Informed	Sophisticated
Advised sales	Y	Y	Y
Non-advised sales (with appropriateness)	N	N	N

Please see 'intended retail investor' in the KID for a description of the Issuer's target market.

VALUE ASSESSMENT: **PASS**

This plan is expected to provide fair value for reasonably foreseeable period.

For more information on the process we follow to assess fair value, please [click here](#).

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