

Arcus 6Y European Banks Recallable Deposit Plan (SG15)



ISIN	OIEKJ
Deposit Taker	Societe Generale, London Branch (rated A (Fitch), A1 (Moody's), A (S&P))
Underlying	EURO STOXX BANKS INDEX
Start Date	01 August 2025
Recall Dates	10 Aug 2026 09 Aug 2027 08 Aug 2028 08 Aug 2029 08 Aug 2030
Maturity Date	01 August 2031
Term	6 years
Potential Return	Either: A fixed interest equivalent to 10% for each year that's passed since the Start Date, paid if the Plan ends early due to the Recall Feature. Or: If the Recall Feature is not triggered, a potential interest of 60%, paid at maturity. This will be paid if the Index closes at or above 95% of its Start Level on the Final Maturity Date. Otherwise, no interest is paid.
Recall Feature	The Issuer has the discretion to end the Plan early on annual dates from the end of the first year onwards
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 1.10% (included in the terms of the Plan)
Application deadlines	ISA transfers: 15 July 2025 Other investments: 25 July 2025

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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TARGET MARKET

Client type:	Retail
Risk Tolerance	SRI 2
Ability to bear loss:	No
Return required:	Growth
Investment horizon:	Long term (6 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.

SIMULATED PERFORMANCE

HISTORICAL SCENARIO (15 Years)

Interest paid	21.36%
Deposit repaid with no interest	78.64%

Source: Future Value Consultants, 09 June 2025. This simulated performance is provided for illustration purposes only and is not a reliable indicator of the future returns or risks of this Plan. Further simulations, including forward-looking simulations, are available on request, together with high level analysis in the client Brochure and an independent report from Future Value Consultants.