

Arcus 10Y Fixed Growth Bonus Recallable Deposit Plan (SG18)



ISIN	OJVVN
Deposit Taker	Societe Generale, London Branch (rated A (Fitch), A1 (Moody's), A (S&P))
Start Date	19 December 2025
Recall Dates	Each year, from the end of the second year onwards
Maturity Date	19 December 2035
Term	10 years
Potential Return	If the Recall Feature is triggered, 7% for each year that's passed since the Start Date (not compounded), paid as a lump sum. If the Recall Feature is NOT triggered, 5.5% for each year that's passed since the Start Date (not compounded), paid as a lump sum of 55%.
Recall Feature	The Issuer has the discretion to end the Plan early on annual dates from the end of the second 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 2.25% (included in the terms of the Plan)
Application deadlines	ISA transfers: 02 December 2025 Other investments: 12 December 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](#).

TARGET MARKET

Client type:	Retail
Risk Tolerance	SRI 1
Ability to bear loss:	No
Return required:	Growth
Investment horizon:	Long term (10 years)

DISTRIBUTION STRATEGY / KNOWLEDGE & EXPERIENCE (RETAIL INVESTORS)

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

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

SIMULATED PERFORMANCE	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
Data sampling period	24/10/2005 – 24/10/2025	24/10/2000 – 24/10/2025
Recall Feature triggered	100%	71.55%
Recall Feature not triggered	0%	28.45%

Source: Future Value Consultants, 24 October 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.

Arcus Partners (AR) Ltd is an Appointed Representative of Dura Capital Ltd. This document is issued by Dura Capital Limited, registered in England and Wales, Registered Office: Dura Capital Limited, One Ground Floor, 3 London Square, Cross Lanes, Guildford, Surrey, GU1 1UJ. Registration Number: 10778261 authorised and regulated by the Financial Conduct Authority (FCA), Financial Services Register Number 786640. The information in this document does not constitute tax, legal or investment advice from Dura Capital Limited. Dura Capital Limited does not offer advice or make any investment recommendations regarding this product.

© Copyright Dura Capital 2025 | www.duracapital.co.uk.