

FOR ADVISER USE ONLY, NOT TO BE PRESENTED TO RETAIL INVESTORS

hop 7Y Fixed Growth Recallable Deposit Plan (SG19)

December 2025 | SG19 | OKNPQ

ISA transfers by 19 Jan 26
Other applications by 28 Jan 26

Start Date: 04 Feb 26
Recall Dates: 04 Feb 28, 05 Feb 29,
04 Feb 30, 04 Feb 31, 04 Feb 32
Final Maturity Date: 04 Feb 33

Lump sum interest equal to 5% p.a., paid at maturity.
Recallable by the Deposit Taker on annual dates from year two onwards.

Deposit Taker	Societe Generale, London Branch (Fitch: A, Moody’s A1, S&P: A)
Start Date	04 Feb 26
Final Maturity Date	04 Feb 33
Interest	Fixed 5% p.a., paid at maturity
Recallable Feature	Annually from year 2 (at discretion of Deposit Taker)
Expected tax	Income Tax
Min investment	£3,000
SRI	1

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Target Market

Client type	Retail			
Ability to bear loss	No			
Return required	Growth			
Investment horizon	Long term (7 years)			
Distribution		Basic	Informed	Sophisticated
	Advised	Y	Y	Y
	Non-advised	Y	Y	Y

Please see ‘intended retail investor’ in the KID for a complete description of the Issuer’s target market for this Plan.

Value Assessment

This Plan has passed our value assessment. For more information on the process we follow to assess fair value, please [click here](#).

Simulated Performance

Data sampling period	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
	17 DEC 08– 17 DEC 25	17 DEC 03– 17 DEC 25
Recalled Y2	100%	100%
Recalled Y3	0%	0%
Recalled Y4	0%	0%
Recalled Y5	0%	0%
Recalled Y6	0%	0%
Matured in Y7	0%	0%

Source: Future Value Consultants, 17 Dec 25. 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.