

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

hop 10Y Fixed Growth Bonus Recallable Deposit Plan (SG48)

October 2026 | SG48 | ONUOW

ISA transfers by 25 Sep 26
Other applications by: 05 Oct 26

Start Date: 12 Oct 26
Recall Dates: 12 Oct 28, 12 Oct 29,
14 Aug 30, 13 Oct 31, 12 Oct 32,
12 Oct 33, 12 Oct 34, 12 Oct 35
Final Maturity Date: 13 Oct 36

Lump sum interest equal to 7.75% p.a. if recalled early, or 6.25% p.a. if no recall.
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	12 October 26
Final Maturity Date	13 October 36
Interest	Either: 7.75% p.a. if recalled early, or 6.25% p.a. if not recalled
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 (10 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

	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
Data sampling period	11 Aug 06 – 11 Aug 26	11 Aug 01 – 11 Aug 26
Recalled Y2	97.66%	71.62%
Recalled Y3	2.34%	8.60%
Recalled Y4	0.00%	6.75%
Recalled Y5	0.00%	4.19%
Recalled Y6	0.00%	2.45%
Recalled Y7	0.00%	5.80%
Recalled Y8	0.00%	0.58%
Recalled Y9	0.00%	0.00%
Matured in Y10	0.00%	0.00%

Source: Future Value Consultants, 11 August 26. 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.