

Key Information Document

PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

Deposit - ZC Callable + Bonus

MANUFACTURER: Société Générale, <http://kid.sgmarkets.com>, Call +33(0) 969 32 08 07 for more information

DATE OF PRODUCTION OF THIS KID: 22/10/2025

ISSUER: SOCIETE GENERALE LONDON BRANCH (SGLB)

You are about to purchase a product that is not simple and may be difficult to understand

WHAT IS THIS PRODUCT?

Product Currency	GBP
Listing	None
Deposit Amount	TBD
Maturity Date	19/12/2035
Depository	Societe Generale London Branch
Early Redemption Coupon	Please refer to the Calendar table below

Settlement Currency	GBP
Deposit Nominal Amount	100% of the Deposit Amount (subject to partial unwinds)
Capital Repayment	Yes, 100% of the Deposit Amount at Maturity Date Only (subject to partial unwinds)
Deposit Reference	OJVVN
Final Coupon	55%

Type

This product is a structured deposit governed by English law.

Objectives

This product is a fixed term investment which is designed to pay a coupon in the event of Early Redemption or at maturity. The Issuer may, at its discretion, terminate the product prior to the Maturity Date, on each Early Redemption Date, with 5 business days' notice. The product provides full capital protection at maturity only.

Early Redemption:

On any Early Redemption Date, the Issuer has the right to terminate the product at its discretion. In this case, the product will be redeemed early and you will receive:

- (1) 100% of the Deposit Nominal Amount plus,
- (2) The corresponding Early Redemption Coupon (see the Calendar table below)

Final Redemption:

On the Maturity Date, provided that the product has not been redeemed early, you will receive a final redemption amount:

- (1) 100% of the Deposit Nominal Amount plus,
- (2) The Final Coupon

Additional Information

- Investors' attention is drawn to the fact that, from the 8th year onwards, Société Générale will only have an incentive to call the product in the event of exceptional market conditions (notably a negative interest rate environment), as the Early Redemption Coupon will then become, and remain until maturity, higher than the Final Coupon.
- Coupons are expressed as a percentage of the Deposit Nominal Amount.
- Extraordinary events may lead to changes to the product's terms or the early termination of the product and could result in losses on your investment
- The product is available through a public offering during the applicable offering period in the following jurisdiction(s): United Kingdom

Calendar

Issue Date	30/12/2025
Maturity Date	19/12/2035
Early Redemption Dates	20/12/2027, 19/12/2028, 19/12/2029, 19/12/2030, 19/12/2031, 20/12/2032, 19/12/2033, 19/12/2034
Early Redemption Coupon (ordered by Early Redemption Dates)	14%, 21%, 28%, 35%, 42%, 49%, 56%, 63%

Intended Retail Investor

The product is designed for investors who:

- have specific knowledge and experience in investing in similar products and in the financial markets, and are able to understand the risks and benefits that the product could bring them.
 - are looking for a product offering growth with full capital protection and have an investment horizon equal to the recommended holding period set out below.
 - can afford to suffer a complete loss of their investment and potential income should the issuer become insolvent.
 - Understand that capital* protection only applies to the maturity date and that they may receive an amount less than the capital* protection stated if the product is sold before maturity.
 - are willing to take a certain level of risk in order to obtain a potential return corresponding to the total risk indicator indicated below.
- (*) "capital" here means the nominal value of the deposit, not the amount invested.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Summary Risk Indicator

Lower risk ◀ ● 1 ● 2 ● 3 ● 4 ● 5 ● 6 ● 7 ● ▶ Higher risk



The risk indicator assumes you keep the product for 9 years 11 months 19 days.
The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to end your product in early. You may have to pay significant extra costs to end your product early.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 1 out of 7, which is the lowest risk class.

This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact our capacity to pay you.

You are entitled to receive back at least 100% of your capital (where "capital" means Nominal Value and not invested amount). Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash in before the Maturity Date.

If we are not able to pay you what is owed, you could lose your entire investment.

Investment Performance Information

Factors affecting the product performance

The main factors that could affect the performance of the product is the performance of the underlying instrument(s) along with Société Générale (the Issuer) creditworthiness, which could have a material impact on the return, for instance if Société Générale (the Issuer) is unable to pay out the redemption amount.

Some other factors (such as the remaining time to the redemption date, interest rates, exchange rates, credit spreads, the dividend yield of the underlying where applicable, and in the case of multiple underlyings, the correlation between the various underlyings) could also affect the overall performance of the product on the secondary market.

There is no relevant index, benchmark or proxy which historical performance can be compared to the potential future performance of this structured product.

What could affect my returns?

The potential yield of the product at maturity will depend, in particular, on the scenario of evolution, until maturity of the product, of the factors that may affect its performance, mentioned above.

In a favorable scenario, if you hold the product to maturity or, (where applicable) until it early redeems, you might expect a return of 6.87% per annum.

In a moderate scenario, you might expect a return of 6.87% per annum.

In an unfavorable scenario, you might expect a return of 6.87% per annum based on an estimate of future performance.

For the three scenarios above, if the manufacturer is not able to meet its obligation, you will have a negative return and could lose the entire initial amount.

Outcomes in severely adverse market conditions

In severely adverse market conditions, its expected return would be 4.49%. Furthermore, the product may undergo major price movements during the life of the product. The expected return can only be achieved if you don't exit before the maturity date of the product. This does not take into account the situation where the manufacturer is not able to meet its obligation.

All expected return figures presented in this section result from statistical calculations in accordance with the methodology prescribed under the PRIIP Regulation. They do not represent the return you will receive in each scenario but only a probability of return.

WHAT HAPPENS IF SOCIETE GENERALE LONDON BRANCH (SGLB) IS UNABLE TO PAY OUT?

If SGLB defaults or is unable to meet its financial obligations, you may suffer a partial or total loss of the invested amount. Please be aware that SGLB is covered by the UK Financial Services Compensation Scheme (FSCS) and if we are not able to pay you in relation to the deposit, you may be entitled to compensation under certain conditions and subject to certain limits.

The compensation limit applies to the aggregated amount of all of your deposits with SGLB and not to this deposit only. Any amount exceeding the compensation limit will not be covered by the protection of the FSCS. For more information, please visit the FSCS website www.fscs.org.uk.

WHAT ARE THE COSTS?

Costs over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment GBP 10,000.00			
Scenarios	If you cash in after 1 year	If you cash in after 5 years	If you cash in at the end of the Recommended Holding Period
Total costs	GBP 727.00	GBP 705.00	GBP 705.00
Impact on return (RIY) per year	7.27%	1.24%	0.61%

Composition of Costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

This table shows the impact on return per year

One-off costs	Entry costs	0.61%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs taken each year	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your investments and the costs presented in Section II.

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

Recommended Holding Period: 9 years 11 months 19 days, which corresponds to the product maturity.

Under normal market conditions, Société Générale or an entity of its group ensures a daily secondary market during the life of the product by providing bid and offer prices expressed as percentages of the Nominal Value and the difference between the bid and offer prices (the spread) will not be more than 1% of such Nominal Value. If you want to sell the product before the Maturity Date, the price of the product will depend on market parameters at the time you wish to sell and you may sustain a partial or total capital loss. In unusual market condition, the resale of the product may be temporarily or permanently suspended.

HOW CAN I COMPLAIN?

Any complaint regarding the person advising on, or selling, the product can be submitted directly to that person. Any complaint regarding the product or the conduct of the product manufacturer can be submitted to Société Générale at the following address: SOCIETE GENERALE, Regulatory Information Department, 17 cours Valmy, 92987 PARIS LA DEFENSE CEDEX, FRANCE - SG-complaints-kid@sgcib.com (<http://kid.sgmarkets.com>).

OTHER RELEVANT INFORMATION

The latest Key Information Document is available online at <http://kid.sgmarkets.com>. This document may be updated since the date of its creation for as long as the product is available for purchase including the time during any commercialisation period.