

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

SG Cliquet EURO STOXX BANKS

ISIN: XS2928432835

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

COMPETENT AUTHORITY OF THE MANUFACTURER: Autorité des Marchés Financiers (AMF) & Autorité de Contrôle Prudentiel et de Résolution (ACPR) is responsible for supervising Société Générale in relation to this Key Information Document.

DATE OF PRODUCTION OF THIS KID: 27/12/2024

ISSUER: SG Issuer | **GUARANTOR:** Société Générale

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

WHAT IS THIS PRODUCT?

Product Currency	EUR	Settlement Currency	EUR
Listing	Euro MTF Luxembourg	Nominal Value	EUR 1,000 per note
Minimum Investment	EUR 1,000	Issue Price	100% of the Nominal Value
Maturity Date	24/02/2028	Minimum Reimbursement	100 % of the Nominal Value at maturity only
Cap Level	4.50%	Coupon Barrier	0%

Underlying

Reference Underlying	Identifier	Index Sponsor	Currency
EURO STOXX BANKS (PRICE)® INDEX	EU0009658426	STOXX Limited	EUR

Type

This product is an unsecured debt instrument governed by English law.

Term

This product has a life span of 3 years.

Objectives

This product is designed to provide a conditional coupon on a periodic basis. The coupon will be linked to the performance of the Reference Underlying. The product provides full capital protection at maturity only.

Coupon

On each Coupon Observation Date:

- If the Year-on-Year Performance of the Reference Underlying is at or above the Coupon Barrier, you will receive on the respective Coupon Payment Date the Year-on-Year Performance of the Reference Underlying, capped at the Cap Level.
- Otherwise, you will receive no coupon.

Final Redemption

On the Maturity Date, you will receive: 100% of the Nominal Value.

Additional Information

- The Year-on-Year Performance corresponds to the Year-on-Year Level minus 100%
- The Year-on-Year Level of the Reference Underlying on the first Coupon Observation Date is the Value of the Reference Underlying on the first Coupon Observation Date expressed as a percentage of its Initial Value.
- The Year-on-Year Level of the Reference Underlying on each Coupon Observation Date is the Value of the Reference Underlying at that date expressed as a percentage of the Value of the Reference Underlying on the previous Coupon Observation Date.
- The Initial Value of the Reference Underlying is its value observed on the Initial Observation Date.
- Coupons are expressed as a percentage of the Nominal Value.
- 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): Portugal

Calendar

Issue Date	24/02/2025
Initial Observation Date	24/02/2025
Final Observation Date	17/02/2028
Maturity Date	24/02/2028
Coupon Observation Dates	17/02/2026; 17/02/2027; 17/02/2028
Coupon Payment Dates	24/02/2026; 24/02/2027; 24/02/2028

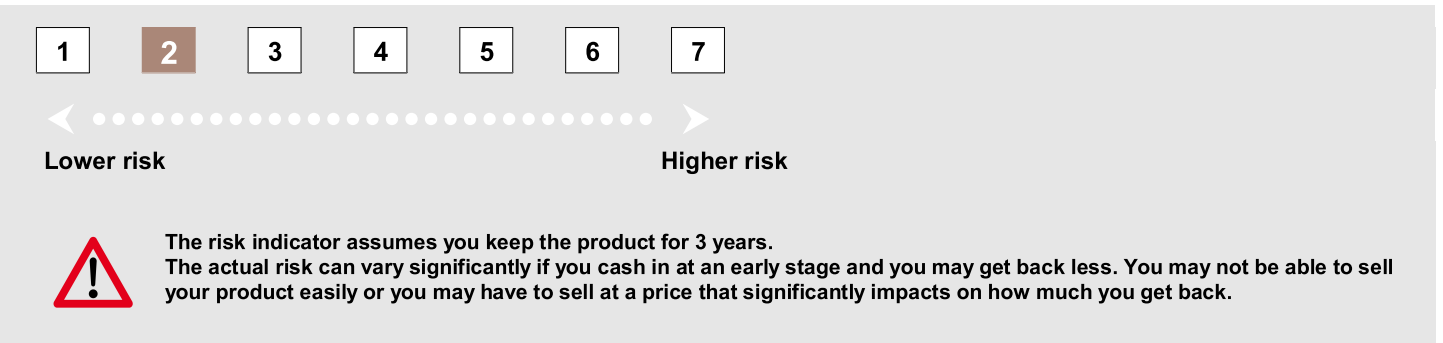
Intended Retail Investor

The product is aimed at investors who:

- Have specific knowledge or experience of investing in similar products and in financial markets, and have the ability to understand the product and its risks and rewards.
- Seek a product offering income with full capital protection and have an investment horizon in line with the recommended holding period stated below.
- Are able to bear a total loss of their investment and any potential return in case of default of the Issuer and / or Guarantor.
- Understand that the minimum reimbursement only applies at maturity and they could receive less than this amount if the product is sold beforehand.
- Are willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

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

Summary Risk Indicator



The risk indicator assumes you keep the product for 3 years. 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 sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

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 2 out of 7, which is a low risk class.

This rates the potential losses from future performance at a 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.

Inflation Risk : if the current economic situation characterized by high inflation persisted throughout the life time of the product, then the "real" return of the product, equal to its return minus the inflation rate, might be negative.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Market could develop very differently in the future.

Recommended holding period:		3 years	
Example Investment:		EUR 10,000	
		If you exit after 1 year	If you exit after 3 years
		(Recommended holding period)	
Scenarios	EUR 10,000		
Minimum*	EUR 10,000	The return is only guaranteed if you hold the product until its recommended holding period and the Issuer of the product and Société Générale (the Guarantor) are able to meet their obligations under the product.	
Stress	What you might get back after costs	EUR 9,646	EUR 10,000
	Average return each year	-3.5%	0.0%
Unfavourable	What you might get back after costs	EUR 9,667	EUR 10,028
	Average return each year	-3.3%	0.1%
Moderate	What you might get back after costs	EUR 9,891	EUR 10,758
	Average return each year	-1.1%	2.5%
Favourable	What you might get back after costs	EUR 10,118	EUR 11,350
	Average return each year	1.2%	4.3%

(*) the return shown in the Minimum Scenario is the Minimum Reimbursement and does not include other type of return such as guaranteed coupon payments.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

The % figures in the table represent the potential positive (green) or negative (red) returns you might achieve at the end of the recommended holding period (last column) or by selling the product before (previous column) and for a stressed, unfavourable, moderate and favourable scenario (per line). These scenarios were calculated using simulations based on the underlying's past performance.

WHAT HAPPENS IF SOCIÉTÉ GÉNÉRALE IS UNABLE TO PAY OUT?

If the Issuer defaults you may only claim any unpaid amount from Société Générale (the Guarantor). Should Société Générale default or file for bankruptcy, you may suffer a partial or total loss of the invested amount. If the Issuer and/or the Guarantor becomes subject to resolution measures in the form of the bail-in tool ("bail-in"), your claim may be reduced to zero, converted into equity or its maturity may be postponed. Please be aware that your Investment is not covered by any investor compensation or guarantee scheme.

Please find the ratings of Société Générale at <https://investors.societegenerale.com/en/financial-and-non-financial-information/ratings/credit-ratings>.

WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10,000 is invested

	If you exit after 1 year	If you exit after the Recommended Holding Period
Total costs	EUR 346	EUR 296
Annual cost impact(*)	3.6%	1.0% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.5% before costs and 2.5% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	3.0 % of the amount you pay in when entering this investment	EUR 296
Exit costs	0.5 % of your investment before it is paid out to you	EUR 50

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

Recommended Holding Period: 3 years, 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 as of the date it is first created and for as long as the product is available for purchase, including during the marketing period of the product, where applicable. Further risks and information about the product are detailed in the product prospectus in accordance with Regulation (EU) 2017/1129. The prospectus (including its summary in the relevant local languages annexed to the Final Terms when the context requires) is available online at <http://prospectus.socgen.com>, and/or may be obtained free of charge upon request by calling +33(0) 969 32 08 07.