

## 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

#### Actively Managed Certificat

**ISIN:** XS2436413491

**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:** 22/09/2023

**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?

<b>Product Currency</b>	USD	<b>Settlement Currency</b>	USD
<b>Listing</b>	None	<b>Public Offer</b>	This product is available through private placement only.
<b>Minimum Investment</b>	1.0 note	<b>Issue Price</b>	USD 100
<b>Issue Date</b>	12/05/2022	<b>Minimum Reimbursement</b>	No, you can lose up to the full invested amount
<b>Maturity Date</b>	None (open ended)	<b>Weighting Advisor</b>	No

### Underlying

Reference Underlying	Identifier	Index Sponsor	Currency
AMC on the Commodities Leaders Portfolio (USD) without perf fees	SGBCOLU	Société Générale	USD

### Type

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

### Term

This product has a life span Open-Ended but can be redeemed earlier according to the conditions indicated in the "objectives" section below.

### Objectives

The objective of the product is to provide exposure to the Reference Underlying. The product tracks the performance of the Reference Underlying. Your capital will be fully at risk when investing in this product. The product does not have a fixed lifetime.

The composition of the Reference Underlying is discretionary advised by the Weighting Advisor.

The value of the product during your investment period is driven by the daily performance of the Reference Underlying and is adjusted for any applicable fees and costs on a daily basis. When the performance of the Reference Underlying is positive, the value of the product will rise by the Reference Underlying's increase, in value (excluding fees and costs). Conversely, when the performance of the Reference Underlying is negative, the value of the product will fall by the Reference Underlying's decrease, in value (excluding fees and costs).

### Additional Information

- The Issuer has the right to terminate the product on predefined dates during the product's lifetime.
- The holder has the right to terminate the product on predefined dates during the product's lifetime.
- 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

### 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 capital growth and have an investment horizon in line with the recommended holding period stated below.
- Are able to bear total loss of their investment and accept the risk that the Issuer and / or Guarantor could fail to pay the capital and any potential return.
- 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

1 2 3 4 5 **6** 7

← Lower risk Higher risk →

 The risk indicator assumes you keep the product for 5 years 2 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 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 6 out of 7, which is the second-highest risk class.

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

This product does not include any protection from future market performance so you could lose some or all of your investment.

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:	Until the product is called or matures	
	This may be different in each scenario and is indicated in the table	
Example Investment:	USD 10,000	
	If you exit after 1 year	If you exit at call or maturity
<b>Scenarios</b>		
<b>Minimum*</b>	There is no minimum guaranteed return. You could lose some or all of your investment	
<b>Stress</b>	<b>What you might get back after costs</b>	<b>USD 267</b>
Product ends after 5 years 2 days	Average return each year	<b>-97.3%</b>
<b>Unfavourable</b>	<b>What you might get back after costs</b>	<b>USD 267</b>
Product ends after 5 years 2 days	Average return each year	<b>-97.3%</b>
<b>Moderate</b>	<b>What you might get back after costs</b>	<b>USD 458</b>
Product ends after 5 years 2 days	Average return each year	<b>-95.3%</b>
<b>Favourable</b>	<b>What you might get back after costs</b>	<b>USD 458</b>
Product ends after 5 years 2 days	Average return each year	<b>-95.3%</b>
		<b>USD 238</b>
		<b>-52.6%</b>
		<b>USD 683</b>
		<b>-41.5%</b>
		<b>USD 683</b>
		<b>-41.5%</b>
		<b>USD 1,565</b>
		<b>-31.0%</b>

(\* ) 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.

## 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 and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. The duration of this product is uncertain as it may terminate at different times depending on how the market evolves. The amounts shown here consider two different scenarios (early call and maturity). In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here.

We have assumed:

- USD 10,000 is invested

- a performance of the product that is consistent with each holding period shown.

	If the product is called at the first possible date 07/10/2024	If the product reaches maturity
<b>Total costs</b>	USD 71	USD 155
Annual cost impact(*)	0.7%	2.4% each year

(\* ) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at maturity your average return per year is projected to be -39.1% before costs and -41.5% after costs.

### Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	0.2 % of the amount you pay in when entering this investment	USD 23
Exit costs	0.4 % of your investment before it is paid out to you	USD 42
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.8% of the value of your investment per year.	USD 178

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

#### Recommended Holding Period: 5 years 2 days

The average holding period for this kind of product is about 5 years. Furthermore, we have chosen this period to enhance comparability with other investment products without a fixed lifetime.

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 0.500% of such nominal value. 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.smarkets.com>).

### OTHER RELEVANT INFORMATION

The latest Key Information Document is available online at <http://kid.smarkets.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 and its summary are available in the relevant local languages online at <http://prospectus.socgen.com>, and/or may be obtained free of charge upon request by calling +33(0) 969 32 08 07.