

# 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

### 10Y Digital Linked to SX5E

**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)

**DATE OF PRODUCTION OF THIS KID:** 26/08/2021

**ISSUER:** 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>	EUR	<b>Settlement Currency</b>	EUR
<b>Listing</b>	None	<b>Deposit Nominal Amount</b>	100% of the Deposit Amount
<b>Deposit Amount</b>	EUR 7,500,000	<b>Capital Repayment</b>	Yes, 100% at Maturity Date
<b>Maturity Date</b>	29/09/2031	<b>Interest Rate</b>	0.40%
<b>Interest Rate Barrier</b>	100%		

## Underlying

Reference Underlying	Identifier	Index Sponsor	Currency
EURO STOXX 50®	EU0009658145	STOXX Limited	EUR

## Type

This product is a structured deposit governed by French law.

## Objectives

This product is a fixed term investment which is designed to provide an Interest Rate on a periodic basis. The product provides full capital repayment at maturity only.

**Interest Rate:**

On each Fixed Interest Rate Payment Date, you will receive the Interest Rate.

On each Conditional Interest Rate Observation Date, if the level of the Reference Underlying is at or above the Interest Rate Barrier, you will receive on the Conditional Interest Rate Payment Date:

The Interest Rate multiplied by the number of years the product has elapsed since inception, minus the sum of interest rates already paid.

Otherwise, you will not receive the Interest Rate.

**Final Redemption**

On the Maturity Date, you will receive:

100% of the Deposit Amount

**Additional Information:**

The level of the Reference Underlying corresponds to its value expressed as a percentage of its Initial Value.

The Initial Value of the Reference Underlying is its value observed on the Initial Observation Date.

The Final Level of the Reference Underlying is its level observed on the Final Observation Date.

Interest Rates are expressed as a percentage of the Deposit 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

## Calendar

<b>Issue Date</b>	29/09/2021
<b>Initial Observation Date</b>	29/09/2021
<b>Fixed Interest Payment Dates</b>	06/10/2022, 06/10/2023
<b>Conditional Interest Observation Dates</b>	30/09/2024, 29/09/2025, 29/09/2026, 29/09/2027, 29/09/2028, 01/10/2030, 30/09/2030, 22/09/2031
<b>Conditional Interest Payment Dates</b>	06/10/2022, 06/10/2023, 07/10/2024, 06/10/2025, 06/10/2026, 06/10/2027, 06/10/2028, 08/10/2029, 07/10/2030, 29/09/2031

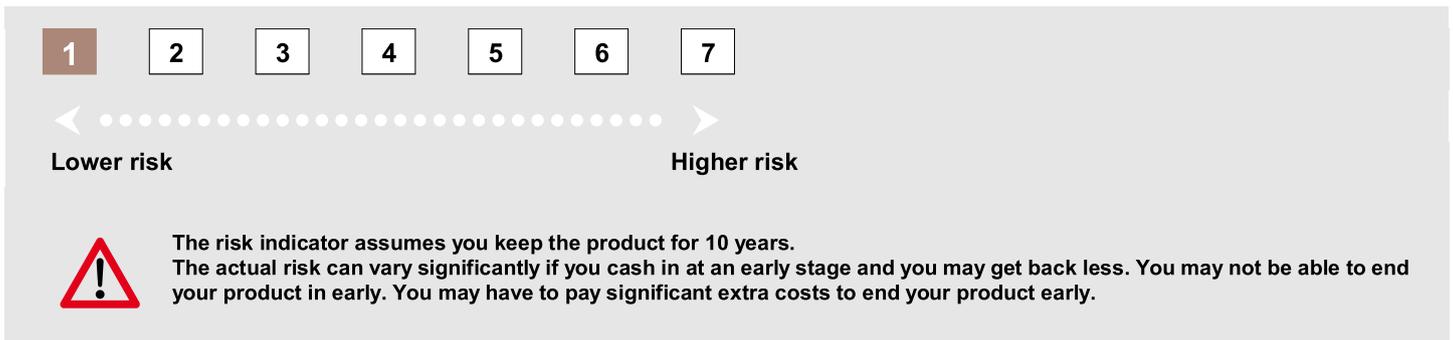
### Intended Retail Investor

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 equal to 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 guarantor or issuer.
  - understand that the capital\* protection only applies at maturity and they could receive less than the capital\* protection amount if the product is sold beforehand.
  - are willing to accept a level of risk to achieve a potential return that is consistent with the summary risk indicator shown below
- (\* ) "capital" here means Nominal Value and not invested amount

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

### Summary Risk Indicator



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.

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.

### Performance Scenarios

Investment EUR 10,000.00		1 year	5 years	10 years
Scenarios		(Recommended holding period)		
<b>Stress scenario</b>	<b>What you might get back after costs</b> Average return each year	EUR 9,551.47 -4.49%	EUR 9,594.72 -0.82%	EUR 10,080.00 0.08%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b> Average return each year	EUR 9,652.51 -3.47%	EUR 9,652.06 -0.71%	EUR 10,120.00 0.12%
<b>Moderate scenario</b>	<b>What you might get back after costs</b> Average return each year	EUR 9,695.97 -3.04%	EUR 9,825.75 -0.35%	EUR 10,400.00 0.39%
<b>Favourable scenario</b>	<b>What you might get back after costs</b> Average return each year	EUR 9,747.76 -2.52%	EUR 9,907.52 -0.19%	EUR 10,400.00 0.39%

This table shows the money you could get back over the next 10 years, under different scenarios, assuming that you invest EUR 10,000.00.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

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.

## WHAT HAPPENS IF SOCIÉTÉ GÉNÉRALE IS UNABLE TO PAY OUT?

If the manufacturer defaults, you may suffer a partial or total loss of the invested amount. Please be aware that you may have the benefit of the French Deposit and Resolution Guarantee Fund under certain limits and conditions. The following are excluded from the scope of this Deposit and Resolution Guarantee Fund: central governments and administrations, supranational institutions- all companies and organisations in the financial sector, including banks and credit institutions, investment firms, mutual funds, pension institutions, pension funds and other financial institutions (with the exception of funds they hold on behalf of third parties in dedicated accounts) and insurance companies. If the manufacturer 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 find the ratings of Société Générale at <https://www.societegenerale.com/en/measuring-our-performance/investors/debt-investors/ratings>.

## WHAT ARE THE COSTS?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for different holding periods. They include potential early exit penalties. The figures assume you invest EUR 10,000.00. The figures are estimates and may change in the future.

### 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 EUR 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
<b>Total costs</b>	EUR 267.82	EUR 270.72	EUR 232.44
Impact on return (RIY) per year	2.68%	0.54%	0.22%

### 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	0.22%	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	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: 10 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 since the date of its creation for as long as the product is available for purchase including the time during any commercialisation period.