# **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 Green Deal Index-Zertifikat

ISIN: DE000SR7YGD4

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: 22/04/2024 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		
Listing	Frankfurt (Freiverkehr) - Stuttgart (Freiverkehr)		
Minimum Investment	EUR 100		
Maturity Date	te no Maturity, this product is open ended		
Management Fee	0.50% p.a.		

Settlement Currency	EUR
Fix amount	EUR 100 per Certificate
Issue Price	100% of the Fix Amount
Minimum Reimbursement	No, you can lose up to the full invested amount

### **Underlying**

Reference Underlying	Identifier	Index Sponsor	Currency	Initial Fixing
SGI European Green Deal Index	DE000SL0BE56	Solactive AG	EUR	1196.97

### **Type**

This product is a certificate governed by German law.

### <u>Term</u>

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 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).

### Early Redemption

- On each Optional Redemption Valuation 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 a Redemption Amount.
- On each Optional Redemption Valuation Date, the Holder has the right to exercise the product at its discretion. In this case, you will receive a Redemption Amount.

### Additional Information

- The Management Fee is daily deducted in the value of the product.
- 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.
- Redemption Amount is the value of the product on Optional Redemption Valuation Date.
- 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): Luxembourg Germany

### Calendar

Issue Date	08/12/2020
Optional Redemption Valuation Date(s)	means each 1st of November, February, May, August, from and including 25/02/2021
Optional Redemption Date(s)	the later of a) the first (1st) Business Day following the Issue Date; and (b) the fifth (5th) Business Day following the Optional Redemption Valuation Date

### **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 4 years 11 months 27 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 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-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			
<b>Example Investment:</b>	Example Investment:		EUR 10,000		
		If you exit after 1 year	If you exit at call or maturity		
Scenarios					
Minimum*	There is no minimum guaranteed return. You could lose some or all of your investment				
Stress	What you might get back after costs	EUR 5,664	EUR 3,167		
Product ends after 4 years 11 months 27 days	Average return each year	-43.4%	-20.6%		
Unfavourable	What you might get back after costs	EUR 6,822	EUR 3,802		
Product ends after 4 years 11 months 27 days	Average return each year	-31.8%	-17.6%		
Moderate	What you might get back after costs	EUR 8,508	EUR 6,735		
Product ends after 4 years 11 months 27 days	Average return each year	-14.9%	-7.6%		
Favourable	What you might get back after costs	EUR 11,585	EUR 11,959		
Product ends after 4 years 11 months 27 days	Average return each year	15.9%	3.7%		

<sup>(\*)</sup> 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 productand 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:

- EUR 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 07/05/2024	If the product reaches maturity
Total costs	EUR -23	EUR 225
Annual cost impact(*)	0.0%	-0.1% 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 -7.7% before costs and -7.6% after costs.

### **Composition of Costs**

One-off costs upon entry or exit		lf you exit after 1 year
Entry costs	-0.3 % of the amount you pay in when entering this investment	EUR -25
Exit costs	0.3 % of your investment before it is paid out to you	EUR 25
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.5% of the value of your investment per year.	EUR 50

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

### Recommended Holding Period: 4 years 11 months 27 days

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 Fix Amount and the difference between the bid and offer prices (the spread) will not be more than 0.5% of such Fix Amount. 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.