

## 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

#### Daily Long Leveraged WTI FRONT ( Maturite ouverte )

ISIN: JE00BYVJRS09

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: 15/10/2019

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	GBP
Listing	London Stock Exchange
Minimum Investment	1000 Notes
Issue Date	29/02/2016
Maturity Date	05/03/2026

Settlement Currency	GBP
Public Offer	United Kingdom
Issue Price	GBP 100
Capital Protection	No, you can lose up to the full invested amount

### Underlying

Leveraged Underlying	Identifier	Index Sponsor	Currency	Reference Asset	Leverage Factor applied to the Reference Asset
WTI Futures x5 Leveraged Index	DE000SLA0B77	Solactive AG	USD	WTI FRONT ( Maturite ouverte )	5

The Underlying of the product is a future contract that has a fixed lifetime unlike the product which is open-end. Consequently, the Underlying of the product changes automatically and on a predetermined frequency by switching to another future contract having the same characteristics but with a different maturity, embedding all the potential negative effects related to cost of carry and future roll yield as a result. The price of a future contract does not move strictly in line with the spot price of the underlying asset of such future contract.

### Type

This product is a secured and limited recourse debt instrument governed by English law. This product tracks the value of a security which is linked to the Underlying.

### Objectives

The objective of the product is to provide exposure to the Reference Asset WTI FRONT ( Maturite ouverte ). However, instead of moving in line with the Reference Asset, the product tracks the Leveraged Underlying WTI Futures x5 Leveraged Index which will leverage your exposure to the Reference Asset and multiply any gain or loss observed each day by the Leverage Factor. Your capital will be fully at risk when investing in this product. The product has a fixed lifetime.

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

As the Reference Asset is quoted in a currency different from the product currency, exchange rate fluctuations between these currencies will also impact the value of the product.

The Leveraged Underlying also includes an air bag feature which will be activated if the value of the Leveraged Underlying falls by 75% at any time during a single trading day. If this happens, trading of the product is suspended for a fixed intraday period and the lowest level of the Leveraged Underlying is recorded. When trading resumes, it will be treated as the start of a new trading day and the performance of the Leveraged Underlying is observed from this lowest recorded level.

### Additional Information

- The Issuer has the right to terminate the product on predefined dates during the product's lifetime.
- Regardless of what is indicated in the prospectus, no early expiration fee shall be applied to retail investors.
- 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 Performance scenarios and costs of the product are presented over its Recommended holding period (which is less than one year). They are not comparable with Performance scenarios and costs of other product having a different Recommended holding period and being calculated on annualized basis.

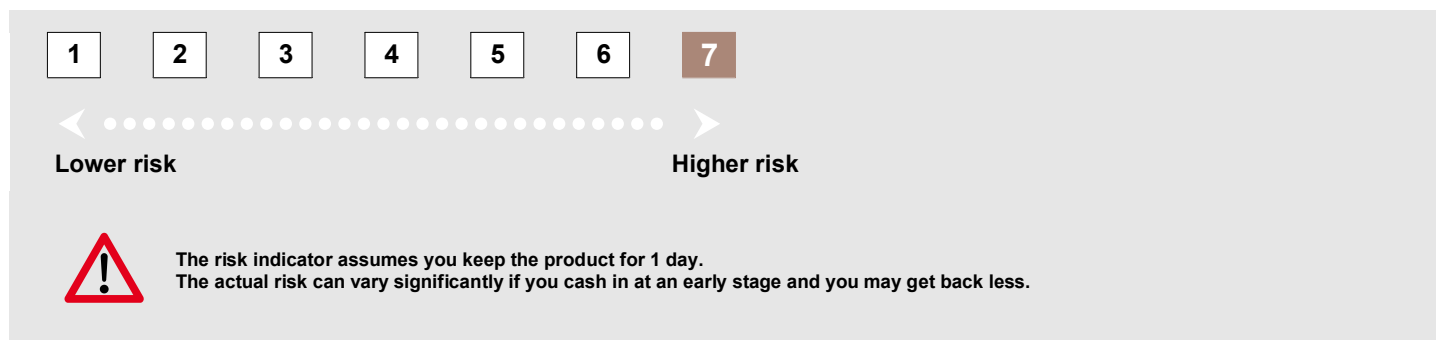
### Intended Retail Investor

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 a leveraged exposure to the performance of a chosen asset 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.
- Seek to mitigate the risk arising from the default of the Guarantor through the use of collateral.
- 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 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 7 out of 7, which is the highest risk class.

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

Holding the product longer than the Recommended holding period may significantly affect its risk.

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 GBP 10,000.00		1 day (Recommended holding period)
Stress scenario	What you might get back after costs Percentage Return	GBP 5,543.51 -44.56%
Unfavourable scenario	What you might get back after costs Percentage Return	GBP 8,846.38 -11.54%
Moderate scenario	What you might get back after costs Percentage Return	GBP 10,139.53 1.40%
Favourable scenario	What you might get back after costs Percentage Return	GBP 11,305.72 13.06%

This table shows the money you could get back over the next 1 day, under different scenarios, assuming that you invest GBP 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 Issuer defaults you may only claim any unpaid amount from Société Générale (the Guarantor). Should Société Générale default or file for bankruptcy, you will have recourse over the collateral assets. Depending on their net value, you may suffer a partial or total loss of the invested amount, whilst keeping a recourse on Société Générale for the shortfall with your claim. If 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://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 GBP 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 GBP 10,000.00	
Scenarios	If you cash in at the end of the Recommended Holding Period
Total costs	GBP 205.24
Impact on return (RIY)	2.05%

## Composition of Costs

The table below shows:

- the impact 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**

One-off costs	Entry costs	1.03%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price.
	Exit costs	1.02%	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	0.01%	The impact of the costs that we take 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: 1 day**

It is not possible to make a recommendation for a holding period. Due to its embedded leverage, the price of product amplifies the smallest price movements of the Underlying leading to losses or profits within unpredictable time periods. Any recommendation regarding the holding period would be misleading information for a speculative investor. For investors purchasing the product for hedging purposes the holding period depends on the hedging horizon of the individual investor. Under normal market conditions, Société Générale or an entity of its group ensures a daily secondary market on an exchange where the product is traded with a bid-offer spread. 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 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: SOCIÉTÉ GÉNÉRALE, 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. Further risks and information are detailed in the prospectus of the product established in accordance with the Prospectus Directive 2003/71/EC as modified by the Directive 2010/73/EU. The prospectus and its summary in the relevant local language are available online at [www.warrants.com](http://www.warrants.com), and/or may be obtained free of charge from +33(0) 969 32 08 07 upon request.