

# UK MINIMUM GROWTH DEPOSIT PLAN 1

This information is intended for Financial Advisers only. It should not be distributed to retail clients who must review the Plan Brochure before investing. Full product details including risks are specified in the Brochure.

| TERM  | DESCRIPTION  |
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| <b>The Plan</b>   | The UK Minimum Growth Deposit Plan 1   |
| <b>Proposition</b>  | Investors are likely to have a long term investment view and a relatively conservative risk profile. They have a positive view on the FTSE 100 Index and are looking to generate an attractive return over a period of 5 years. Most importantly, they require a risk controlled environment whereby their initial capital will be returned on the Plan Maturity Date as long as the Deposit Taker (SG Hambros Bank Limited) does not default (i.e. go bankrupt or similar). |
| <b>Investment Term</b>                                    | 5 years  |
| <b>Minimum Investment</b>                                 | £3,000   |
| <b>Overview</b>   | The Plan is a 5 year investment which aims to generate a Gross Return on the Plan Maturity Date based on 90% of the rise of the FTSE 100 Index. The Plan also aims to return the initial deposit in full on the Plan Maturity Date. The Plan will pay a Minimum Gross Return of 7.5% regardless of the performance of the Index. However, the Maximum Gross Return is capped at 18%.   |
| <b>Underlying Asset</b>                                   | The FTSE 100 Index   |
| <b>Potential Gross Return</b>                             | 90% of the performance of the Underlying Asset from the Initial Level to the Final Index Level taken on the Final Valuation Date at the end of the Investment Term. The Minimum Gross Return is 7.5%. The Maximum Gross Return is capped at 18%, which translates into a 20% rise in the Underlying Asset (90% x 20% = 18%).   |
| <b>Maximum Gross Return</b>                               | Capped at 18%  |
| <b>Minimum Gross Return</b>                               | 7.5%   |
| <b>Capital Protection</b>                                 | Yes at Maturity  |
| <b>Investment Deadline</b>                                | November 8th, 2013   |
| <b>Plan Start Date</b>                                    | November 29th, 2013  |
| <b>Initial Valuation Date</b>                             | November 29th, 2013  |
| <b>Final Valuation Date</b>                               | November 29th, 2018  |
| <b>Plan Maturity</b>                                      | December 13 <sup>th</sup> , 2018   |
| <b>Intended Plan Eligibility</b>                          | Direct investment<br>Cash ISA for 2013/14 (subject to HMRC limits)<br>SIPP & SSAS<br>Trustee, corporate, charity and nominee investments<br>Available via some offshore bond providers. Please contact the sales team for more information   |
| <b>Intended Taxation</b>                                  | Income Tax*  |
| <b>Counterparty Risk</b>                                  | SG Hambros Bank Ltd  |
| <b>Credit Rating of Societe Generale - Mother company</b> | Moody's: A2 / S&P: A / Fitch: A  |
| <b>Type of Securities</b>                                 | Deposit  |
| <b>IFA Commission</b>                                     | 1.3%   |

\*Any statement in relation to tax, where made, is generic and non-exhaustive and is based on our understanding of the laws and practice in force as of the date of this document and is subject to any changes in law and practice and the interpretation and application thereof, which changes could be made with retroactive effect. Any such statement must not be construed as tax advice and must not be relied upon. The tax treatment of investments will, amongst other things, depend on an individual's circumstances. Investors must consult with an appropriate professional tax adviser to ascertain for themselves the taxation consequences of acquiring, holding and/or disposing of any investments mentioned in this brochure.

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