

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

59M 100% Call Note in USD

ISIN: XS2027517841

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: 02/09/2019

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	USD	Settlement Currency	USD
Listing	Irish Stock Exchange	Nominal Value	USD 1,000 per note
Minimum Investment	USD 1,000	Issue Price	100% of the Nominal Value
Maturity Date	29/10/2024	Capital Protection	100% of the Nominal Value at maturity only
Strike	100%	Participation	50%

Underlying

Reference Underlying	Ticker	Index Sponsor	Currency
S&P 500 Dividend Aristocrats Daily Risk Control 8% Index USD Excess Return	SPXD8UE	STANDARD AND POOR'S	USD

Type

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

Objectives

The product is a fixed term investment which is designed to generate a payoff at maturity linked to the Performance of the Reference Underlying. The product provides full capital protection at maturity only.

Final Redemption :

If the Final Level of the Reference Underlying is at or above the Strike, you will receive:

100% of the Nominal Value plus the Performance of the Reference Underlying, multiplied by the Participation.

Otherwise, you will receive 100% of the Nominal Value

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 is calculated as the average of the Reference Underlying levels observed on the Final Observation Dates.

The performance of the Reference Underlying is calculated as its Final Level minus 100%

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 public placement and for the offer period defined in the following Jurisdiction : Ireland

Calendar

Issue Date	02/12/2019
Initial Observation Date	22/11/2019
Final Observation Dates	23/10/2023, 22/11/2023, 22/12/2023, 22/01/2024, 22/02/2024, 22/03/2024, 22/04/2024, 22/05/2024, 24/06/2024, 22/07/2024, 22/08/2024, 23/09/2024, 22/10/2024
Maturity Date	29/10/2024

Intended Retail Investor

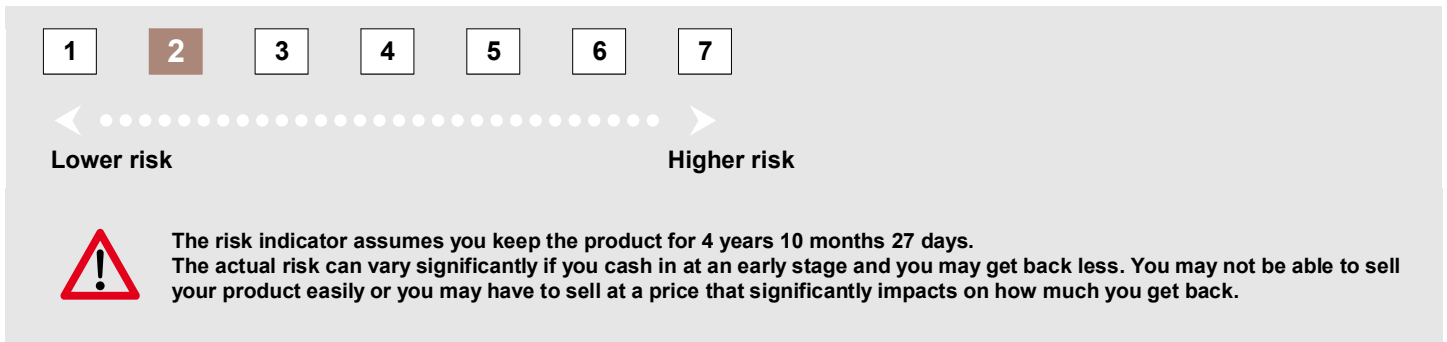
The product is aimed at investors who:

- 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 leveraged exposure to the performance of a chosen asset with full capital* protection and have an investment horizon equal to the recommended holding period stated below.
- are able to bear a partial loss, or 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 2 out of 7, which is a low risk class.

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

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

You are entitled to receive back at least 100% of your capital (where "capital" means Nominal Value and not invested amount). Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash in before the Maturity Date.

If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment USD 10,000.00		1 year	3 years	4 years 10 months 27 days (Recommended holding period)
Scenarios				
Stress scenario	What you might get back after costs Average return each year	USD 9,146.82 -8.51%	USD 9,526.31 -1.60%	USD 10,000.00 0.00%
Unfavourable scenario	What you might get back after costs Average return each year	USD 9,322.29 -6.76%	USD 9,626.17 -1.26%	USD 10,043.38 0.09%
Moderate scenario	What you might get back after costs Average return each year	USD 9,707.98 -2.91%	USD 10,307.78 1.01%	USD 11,266.76 2.46%
Favourable scenario	What you might get back after costs Average return each year	USD 10,295.16 2.94%	USD 11,531.07 4.86%	USD 12,765.86 5.10%

This table shows the money you could get back over the next 4 years 10 months 27 days, under different scenarios, assuming that you invest USD 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 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://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 USD 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 USD 10,000.00

Scenarios	If you cash in after 1 year	If you cash in after 3 years	If you cash in at the end of the Recommended Holding Period
Total costs	USD 712.76	USD 753.50	USD 765.23
Impact on return (RIY) per year	7.11%	2.40%	1.38%

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	1.38%	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: 4 years 10 months 27 days, 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. 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 <http://prospectus.socgen.com>, and/or may be obtained free of charge from +33(0) 969 32 08 07 upon request.