

FOR SPECIFIED INVESTMENT PRODUCTS (SIP) QUALIFIED INVESTORS ONLY

MASTER

your investment with
Daily Leverage Certificates

2X|3X|5X|7X
LONG SHORT

Listed on
SGX

Find out more, go to our website DLC.socgen.com and
subscribe to our DLC daily newsletter, or contact us
at (65) 6226 2828!



DLC website



DLC daily newsletter

**THE FUTURE
IS YOU**



法 兴 银 行

SOCIETE GENERALE

LEVERAGE YOUR INVESTMENT RETURN

DAILY LEVERAGE CERTIFICATES (DLCs)

Daily Leverage Certificates (DLCs) are designed to multiply the Daily Performance of an Underlying Asset by a factor, e.g. 3, 5 or 7 times. This means that for every \$1 invested in a DLC, you can generate the same profit or loss as if you invested \$3, \$5 or \$7 in the Underlying Asset directly*!

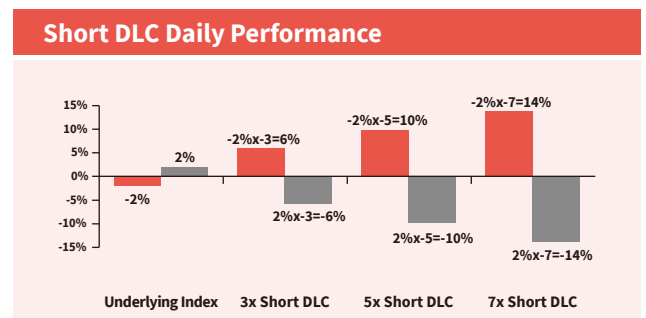
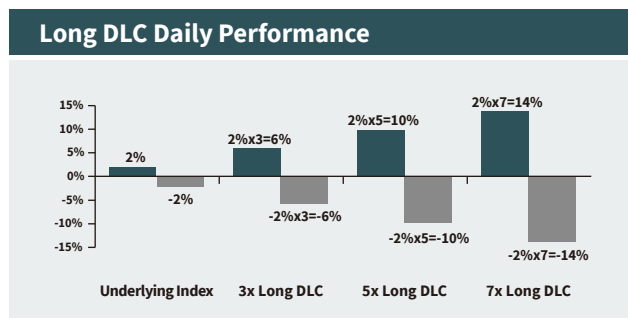
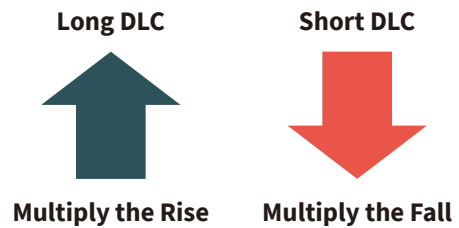
$$\begin{array}{|c|} \hline \text{DLC DAILY} \\ \text{PERFORMANCE \%*} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{UNDERLYING} \\ \text{ASSET DAILY} \\ \text{PERFORMANCE \%} \\ \hline \end{array} \times \begin{array}{|c|} \hline \text{LEVERAGE} \\ \text{FACTOR} \\ \hline \end{array}$$

Example: If the Underlying Asset goes **up by 1%** today, your 5X Long DLC would go **up by 5%***. To put into dollar terms, say you buy a 5X Long DLC with \$5,000 today when the Underlying Asset price is at 100. Tomorrow the Underlying Asset price goes up to 101 (**up by 1%**), your DLC investment value will increase to \$5,250 before costs and fees (**up by 5%***). You will have generated a gain of \$250* in this case. However, if the Underlying Asset price **drops by 1%**, your DLC investment value will drop to \$4,750 before costs and fees (**down by 5%***). You will have generated a loss of \$250* in this case.

**Before Costs & Fees are factored in. Losses are leveraged as well as gains. When the investors trade intra-day (buying and selling the Daily Leverage Certificates on the same Trading Day), the costs are the brokerage fees, trading fees and Bid/Ask Spread from trading which are typically the same as trading stocks on the relevant exchange. When the Daily Leverage Certificates are held overnight, leverage and hedging costs and fees will apply, which include Funding Cost, Rebalancing Cost, Stock Borrowing Cost (for Short DLCs only), Gap Premium and Management Fee.*

LONG & SHORT

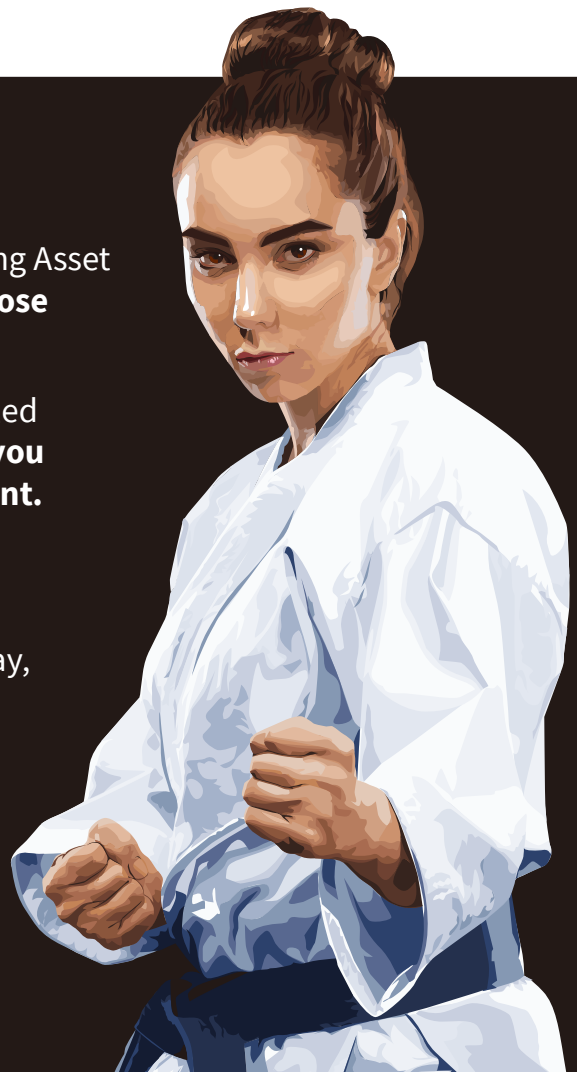
Long DLCs allow you to generate leveraged gains when the Underlying Asset goes up. On the other hand, **Short DLCs** increase in value when the Underlying Asset goes down, allowing investors to achieve positive and leveraged gains during market downturn. Conversely, you will sustain leveraged losses when the Underlying Asset goes down for **Long DLCs**, or when the Underlying Asset goes up for **Short DLCs**.



The information on this page is for illustrative purposes only, and is not indicative of future performance. Such information does not constitute or form part of any offer, or invitation, to subscribe for or to sell, or solicitation of any offer to subscribe for or to purchase, the DLCs at the price shown.

Q: I invested \$2,000 in a 7x Long DLC. If the Underlying Asset dropped by 15%, given $15\% \times 7 = 105\%$, **would I lose more than my initial investment \$2,000?**

A: No. DLCs are traded on the stock market (also called cash market). They cannot drop below zero. So **you will never lose more than your initial investment.** The maximum amount you will lose is your initial investment (\$2,000 in this example). Moreover, for a 7x Long DLC on indices as an example, if the Underlying Asset drops by more than 10% intra-day, the Airbag Mechanism will be triggered and the exposure of the DLC to the Underlying Asset will be reduced, which “slows down” the loss if the Underlying Asset goes further against you. For more details about Airbag Mechanism please visit our website dlc.socgen.com.



RISK FACTORS

- Your capital is fully at risk, although you cannot lose more than you invest.
- Losses are leveraged as well as gains. As a result you could lose more than if you were to invest directly in the Underlying Asset.
- If DLCs are held for more than one day, gains and losses will be compounded; leverage and hedging

costs and fees will apply when the DLCs are held overnight. The returns that you end up with could deviate from the leverage factor, i.e. it could be more than, or less than the return derived from the Underlying Asset performance.

SUMMARIZING DLC

SIMPLE	TRANSPARENT	FLEXIBLE	LIQUID
<ul style="list-style-type: none">• Return boosted by a fixed daily leverage (losses are leveraged as well as gains)• Traded like a share	<ul style="list-style-type: none">• Live tradable prices• Every investor sees the same price	<ul style="list-style-type: none">• Buy and sell throughout the trading day• Capture short term market moves	<ul style="list-style-type: none">• Listed on SGX• Designated Market Maker to provide continuous prices

WHO WE ARE

Societe Generale is the one of world's largest issuers of Listed Products, with more than 25 years experience in providing an outstanding trading service. Today, Societe Generale's Listed Products are actively traded by retail, professional and institutional investors on

stock exchanges in France, Belgium, Spain, Italy, UK, Germany, Sweden, Finland, Netherlands, Hong Kong and Singapore.



I LIKE THE PRODUCT. HOW CAN I TRADE IT?

DLCs are listed on SGX like a stock, and they are also **traded like a stock!** So if you have a stock broker account that can trade SGX-listed shares, you can **use that broker account to trade DLC** too! Unlike some other leveraged investment products, there is **no margin requirement** for DLCs.

DLC as a leveraged product is classified as a **Specified Investment Product (SIP)**. You can **check with your stock broker** to see how to become SIP eligible, if you were not already.

1. CHECK WITH YOUR STOCK BROKER TO MAKE SURE YOU ARE SIP QUALIFIED.

2. PICK YOUR DLC ACCORDING TO YOUR VIEW AND RISK APPETITE.

3. LOG ONTO YOUR STOCK BROKER SYSTEM AND TRADE!

WANT TO KNOW MORE?

Go to our website DLC.socgen.com and subscribe to our DLC daily newsletter!

Our DLC website provides with detailed info about DLCs, such as live prices, educational videos, cumulative return, price matrix, simulator etc. We also send out daily newsletter to our members on DLC and market updates. Subscribe to our newsletter and stay tuned!



DAILY NEWSLETTER



EDUCATIONAL VIDEOS



LIVE PRICES



PRICE MATRIX



DAILY LEVERAGE CERTIFICATES (DLCS) PRODUCT RANGE*

US UNDERLYING

Product Name	SGX Counter Code	Leverage Factor
Nasdaq 7xLongSG260226	TQQW	7x
Nasdaq 7xShortSG260324	NCTW	-7x
DJIA 7xLongSG260226	UDOW	7x
DJIA 7xShortSG260324	Y0ZW	-7x
S&P 7xLongSG260226	SPXW	7x
S&P 7xShortSG260324	HQCW	-7x
Nasdaq 5xLongSG251216	ITXW	5x
Nasdaq 5xShortSG251216	POQW	-5x
DJIA 5xLongSG250911	CUJW	5x
DJIA 5xShortSG250911	CVFW	-5x
S&P 5xLongSG250228	CUEW	5x
S&P 5xShortSG250228	CXBW	-5x

SINGAPORE UNDERLYING

Product Name	SGX Counter Code	Leverage Factor
STI 7xLongSG250529	CWHW	7x
STI 7xShortSG250529	CZGW	-7x
SiMCSI 7xLongSG260226	CYNW	7x
SiMCSI 7xShortSG250716	CXZW	-7x
DBS 5xLongSG250226	DENW	5x
DBS 5xShortSG250226	DEOW	-5x
OCBC 5xLongSG250226	DIOW	5x
OCBC 5xShortSG250226	DFWW	-5x
UOB 5xLongSG251023	DHHW	5x
UOB 5xShortSG241024	DGJW	-5x
Keppel 5xLongSG250904	DKZW	5x
Keppel 5xShortSG250716	DQYW	-5x
SIA 5xLongSG251216	IIIW	5x
SIA 5xShortSG250716	DRQW	-5x
Venture 5xLongSG260904	DVSW	5x
Venture 5xShortSG241218	DPZW	-5x
SATS 5xLongSG260716	DQXW	5x
SATS 5xShortSG250515	DEFW	-5x

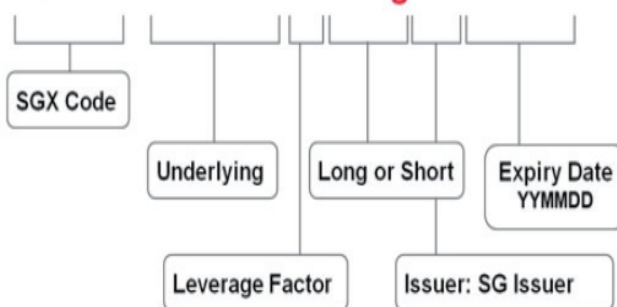
*The DLCs displayed is not an exhaustive list. The market information displayed in this document is based on data at a given moment and may change from time to time.

HONG KONG UNDERLYING

Product Name	SGX Counter Code	Leverage Factor
HSI 7xLongSG251218	ECSW	7x
HSI 7xShortSG260605	ZYBW	-7x
HSTECH 7xLongSG251216	UQTW	7x
HSTECH 7xShortSG260605	9ZYW	-7x
HSCEI 7xLongSG251218	W9KW	7x
HSCEI 7xShortSG251029	CVRW	-7x
Tencent 5xLongSG251113	DYSW	5x
Tencent 5xShortSG250320	EGCW	-5x
Alibaba 5xLongSG251113	DKPW	5x
Alibaba 5xShortSG250320	IXJW	-5x
Meituan 5xLongSG250924	NUGW	5x
Meituan 5xShortSG250515	KUTW	-5x
JD 5xLongSG250924	8E9W	5x
JD 5xShortSG250320	VPYW	-5x
Xiaomi 5xLongSG251113	DKRW	5x
Xiaomi 5xShortSG250515	8W1W	-5x
BYD 5xLongSG251216	VLSW	-5x
BYD 5xShortSG241209	DWOW	-5x
Kuaisho 5xLongSG251216	XIRW	5x
Kuaisho 5xShortSG250306	DYNW	-5x
PingAn 5xLongSG251216	YJZW	5x
PingAn 5xShortSG241114	DKQW	-5x

How to read a DLC name

DANW - Tencent 5xLongSG211105



DISCLAIMER

This advertisement has not been reviewed or endorsed by the Monetary Authority of Singapore (“**MAS**”). This document is distributed in Singapore by MAS licensed representatives of Société Générale, Singapore Branch. If you wish to discuss this document, you should do so with your financial adviser, authorised broker or with MAS licensed representatives of Société Générale, Singapore Branch. This document does not constitute or form part of any offer, or invitation, to subscribe for or to sell, or solicitation of any offer to subscribe for or to purchase, any certificates on indices/equities (the “**Certificates**” or “**Daily Leverage Certificates**”), warrants or other securities. Nothing herein should be considered as investment or financial advice or any form of recommendation to purchase or sell the Daily Leverage Certificates, warrants or other securities mentioned. Information herein is intended as general information only and does not take into account the specific investment objectives, financial situation and the particular needs of any particular person. The price of Daily Leverage Certificates, warrants or other securities and/or the price of the underlying asset may fall in value as rapidly as it may rise and holders may sustain a total loss of their investment. Investments in the Daily Leverage Certificates, warrants or other securities carry risks. Any past performance of the Daily Leverage Certificates, warrants or other securities, or past performance of an underlying asset, is not indicative of future performance. This document does not constitute a full disclosure of the risks involved. Members of the Société Générale group and/or its connected persons may take proprietary positions and may have long or short positions or other interests in the Daily Leverage Certificates, warrants or other securities and may purchase and/or sell the Daily Leverage Certificates, warrants/ or other securities at any time in the open market or otherwise, in each case whether as principal, agent or market maker.

The terms and conditions of any Daily Leverage Certificates, warrants or other securities must be read in conjunction with the base listing documents for those Daily Leverage Certificates, warrants or other securities and the relevant supplemental listing document. Investors should therefore ensure that they understand the nature of the Daily Leverage Certificates, warrants or other securities and carefully study the risk factors set out in the base listing document and the relevant supplemental listing documents and, where necessary, seek professional advice before investors invest in the Daily Leverage Certificates, warrants or other securities. Copies of the base listing document, which contains financial and other information relating to the Issuer and any addenda thereto and the relevant supplemental listing documents, which contain details of the Daily Leverage Certificates, warrants or other securities, can be obtained from Allen & Gledhill LLP at One Marina Boulevard #28-00, Singapore 018989. Investors should read these documents in their entirety before agreeing to invest in the Daily Leverage Certificates, warrants or other securities. This is a structured product which involves derivatives and investors should not invest without fully understanding and being willing to assume all risks associated with the Daily Leverage Certificates, warrants or other securities. Investors should ensure they understand the risks, nature, terms and conditions of the Daily Leverage Certificates, warrants or other securities and consult their own legal, financial, tax and professional advisers regarding the suitability and risks before committing to any investment.

Investors risk the loss of part or all of their investment. Investment in the Daily Leverage Certificates, warrants or other securities involves significant levels of risks and the Daily Leverage Certificates, warrants or other securities should only be purchased by investors who are knowledgeable in investment matters or who have obtained appropriate investment advice.

Société Générale and its affiliates (the “**SG Group**”) act in different capacities in relation to the issue of the Daily Leverage Certificates, warrants or other securities. SG Issuer is the issuer of the Daily Leverage Certificates, warrants or other securities (the “**Issuer**”), Société Générale acts as designated market maker for the Daily Leverage Certificates, warrants or other

securities. Société Générale, Singapore Branch is also authorized to distribute and market the Daily Leverage Certificates, warrants or other securities to its customers. For the avoidance of doubt and as an independent stipulation, investors agree that by purchasing the Daily Leverage Certificates, warrants or other securities, the SG Group may provide different services and/or perform different roles in relation to the issuance, offer and/or dealing in the Daily Leverage Certificates, warrants or other securities. The investor acknowledges and agrees that the provision of such services or the undertaking of such roles may not always be consistent with the interests of the issuer and/or the investors. The investor agrees that subject to mandatory applicable law which the SG Group cannot derogate from, no implied duties or obligations shall be imposed on SG Group to the investor under the Daily Leverage Certificates, warrants or other securities, and in connection with or as a result of the investor’s subscription or purchase of the Daily Leverage Certificates, warrants or other securities.

The Issuer or Société Générale may have a position or a material interest in any underlying asset.

The Issuer, Société Générale or any of their affiliates may engage in transactions involving the underlying asset for their own account for business reasons or in connection with hedging of the obligation under this Daily Leverage Certificates, warrant or other securities. Conflicts of interest may arise as a result of such transactions within the SG Group and with the interest of investors. The Issuer, Société Générale and their affiliates are not required to consider any investors’ interests in connection with entering into any of the above mentioned transactions.

The Issuer, Société Générale and their affiliates may receive benefits and/or profits as a result of its multiple roles as designated market maker and/or distributor (whether in the nature of a fiduciary, similar or additional duty or relationship or otherwise) and fully consents to the retention of such benefits and/or profits for their own account. Each investor acknowledges and agrees that none of the Issuer, Société Générale and their affiliates is obliged to notify, and is liable to account to, an investor or any other person for (and each investor or such other person shall not be entitled to ask for disclosure of the fact or the amount of, any fees resulting from any of the aforementioned roles, other than is already disclosed in the offering documents for the Daily Leverage Certificates, warrants or other securities. Each investor agrees that the investor will have no claim against the Issuer, Société Générale and their affiliates for, and the investor consents to the receipt, acceptance and retention by the Issuer, Société Générale and their affiliates of, such fees arising from any such multiple roles.

Société Générale does not make any warranty, express or implied, as to the accuracy or completeness of the information contained herein. No responsibility or liability is accepted by Société Générale for any inaccuracies, omissions, mistakes or errors of Société Générale in the computation of the cash settlement amount or for any economic or other loss which may be directly or indirectly sustained by any broker or holder of the Daily Leverage Certificates, warrants or other securities or any other person dealing with the Daily Leverage Certificates, warrants or other securities as a result thereof and no claims, actions or legal proceedings may be brought against Société Générale in connection with the Daily Leverage Certificates, warrants or other securities in any manner whatsoever by any broker, holder or other person dealing with the Daily Leverage Certificates, warrants or other securities. Any broker, holder or other person dealing with the Daily Leverage Certificates, warrants or other securities does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on Société Générale. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Société Générale and must not be construed to have created such relationship.

The Daily Leverage Certificates, warrants or other securities are not deposits placed with Société Générale.

THINK DLC. THINK SG.

**THE FUTURE
IS YOU**  **法 兴 银 行
SOCIETE GENERALE**

**SOCIETE GENERALE SINGAPORE BRANCH
8 MARINA BOULEVARD,
#12-01 MARINA BAY FINANCIAL
CENTRE TOWER 1, SINGAPORE 018981**

 dlc.socgen.com

 dlc@socgen.com