

SG72 Global Momentum Protector Certificate

6-year GBP investment linked to SGI Global Momentum Index, offering 100% participation in the averaged upside performance of the Index. 100% capital protection.

Investment objective:

To offer 100% participation in the averaged rise of the index, comprising exchange-traded funds of diversified assets over 6 years. Full protection of capital at maturity.

- The **SG72 Global Momentum Protector Certificate** is a London Stock Exchange traded instrument, issued by Société Générale, with the following characteristics:

- ▶ £1,000 issue price
- ▶ 100% exposure to the averaged performance of the SGI Global Momentum Index
- ▶ Full capital protection at Maturity
- ▶ No FX risk
- ▶ No stamp duty payable

■ Why invest in the Global Momentum Protector Certificate?

The product provides an opportunity to participate in any upside growth (averaged over 6 years) of the SGI Global Momentum Index. The index comprises 10 exchange traded funds in diversified assets including developed market equities, emerging equities, listed private equity, bonds and commodities. The 5 best performing funds represent the components of the index. The averaging element allows steady growth to be captured even if the Index level at maturity is lower than at the start. However there is a risk that the averaging dampens continual growth.

■ Payout

If held to expiry, the payoff is linked to the performance of the SGI Global Momentum Index. If the Index level is noted at the end of every year since the start of the product and the average of these 6 levels is taken as the final reference level. The product returns the percentage difference between the final reference level and the initial reference level if positive. If negative, the product does not payout. In both cases capital is returned at £1,000 per Certificate.

■ Pricing & Trading

The value of the Certificate will be maintained on the London Stock Exchange in real time, with a 1% bid/ask spread. It can be bought or sold at any time throughout the trading day and the minimum trade size is one Certificate. No stamp duty is payable. The value of the product may be below 100% between the Issue date and the Maturity date.

■ Eligibility

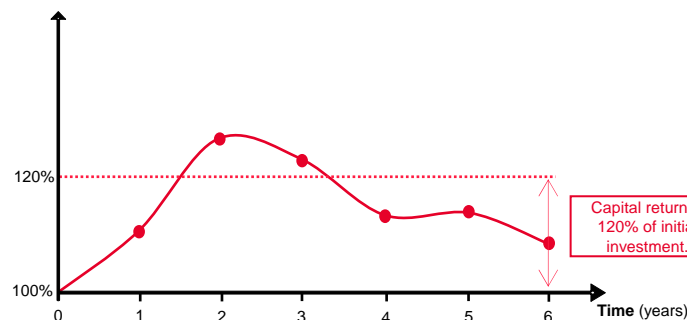
The Certificate can be held as a direct investment or in a SIPP (but not an ISA). It can also be held by UCITS funds. Please seek independent advice before investing in this product.

Final Terms

Classification:	Certificate		
Issuer:	Société Générale (AA-)		
Guarantor:	Société Générale (AA-)		
Underlying:	SGI Global Momentum Index (Bloomberg: SGIXGM)		
Issue date:	8 September 2008		
Expiry date:	5 September 2014		
Maturity date:	17 September 2014		
Initial reference level:	875.87		
Issue price:	£1,000		
Issue size:	£10m		
Min trade size:	One Certificate		
Currency:	GBP		
Settlement:	Cash settlement only		
Pricing	Daily, real time		
Traded on:	London Stock Exchange		
Settlement:	CREST		
UCITS fund eligible:	Yes	SIPP eligible:	Yes
ISIN code:	ANN812631672		
Reuters:	SG72.L	Bloomberg:	SG72 <CORP>
Sedol code:	B3CX6P4	Product code:	SG72

Payoff example at Maturity

Performance of SGI Global Momentum Index (%)



..... Payoff at maturity (6 years) is the averaged rise of the index.

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Important information

The contents of this document are given for purely indicative purposes and have no contractual value. Prior to any investment in the product, you should make your own appraisal of the risks from a legal, tax and accounting perspective, without relying exclusively on the information with which you were provided, by consulting, if you deem it necessary, your own advisors in these matters or any other professional advisors.

Subject to compliance with legal and regulatory requirements, Société Générale may not be held responsible for the financial or other consequences that may arise from the investment in this product. This product may be subject to restrictions with regard to certain persons or in certain countries under national regulations applicable to said persons or in said countries. It is your responsibility to ensure that you are authorised to invest in this product.

The documents relating to this product will provide for methods of adjustment or substitution in order to take into account the consequences on this product of extraordinary events which may affect one or several of the underlying instruments on which it is based or, as the case may be, the early termination of this product. This document does not constitute an offer for sale of securities in the United States. The securities can be neither offered nor transferred in the United States of America without being registered or being exempted from registration under the US Securities Act 1933, as amended.

The attention of investors is drawn to the fact that, by the maturity date, the price of certain products can be subject to an important volatility due to the evolution of market parameters and more precisely the price of the underlying instrument and the interest rates.

The potential return may also be reduced by the effect of commissions, fees or other charges.

The accuracy, completeness or relevance of the information provided is not guaranteed although it has been drawn from sources believed to be reliable. The information presented in this document is based on market data at a given moment and may change from time to time.

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