

# SG76 FTSE100 Zero Coupon Certificate

5-year GBP investment offering a redemption value of 165% of Issue Price (equal to 10.5% growth per annum)

## Investment objective:

To offer 10.5% growth per annum equivalent after 5 years with a degree of capital protection. The Certificate will only be exposed to market risk if the FTSE100 index closes down 30% or more on Expiry Date.

- The **SG76 FTSE100 Zero Coupon Certificate** is a London Stock Exchange traded instrument, issued by Société Générale, with the following characteristics:
  - ▶ £1,000 Issue Price
  - ▶ Potential redemption value of 165% of Issue Price
  - ▶ Capital protected as long as index does not fall 30% from its Initial reference Level at Expiry when capital will be reduced by 1% for every 1% the index is below its Initial Reference Level
  - ▶ Liquid secondary market with 2-way prices shown during market hours

### Why invest in the Zero Coupon Certificate?

The Zero Coupon Certificate provides a redemption value of 165% if the FTSE100 after 5 years is greater than 70% of its Initial Reference Level. This equates to a growth of approximately 10.5% p.a.

### About the Underlying Index

The FTSE100 Index comprises the 100 most highly capitalised companies traded on the London Stock Exchange. The index was launched in 1984 and all constituents are fully free float adjusted to reflect the actual availability of stock in the market for public investment.

### Payout

If held to expiry, the payoff is linked to the rise or fall of the FTSE100 index. If the Index ends higher than 70% of its Initial Reference Level each Certificate will redeem for £1,650 (equivalent to 10.5% growth per annum). If the Index is at or below 70% of its Initial Reference Level then capital is at risk on a 1-for-1 basis.

### 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.

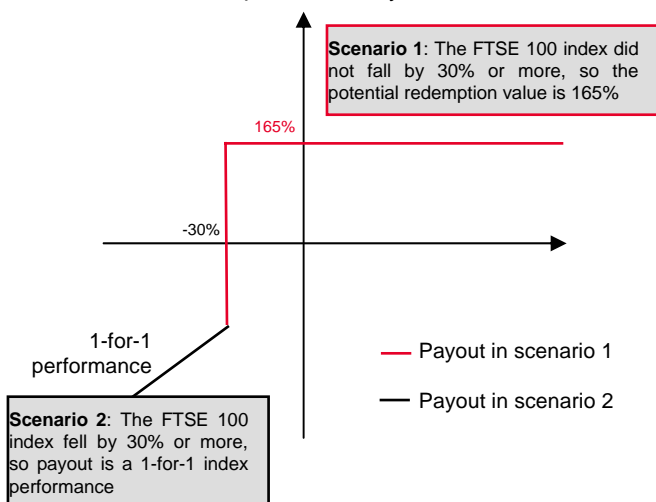
### Eligibility


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		
Guarantor:	Société Générale		
Underlying:	FTSE100		
Issue Date:	7 November 2008		
Expiry Date:	7 November 2013		
Maturity Date:	20 November 2013		
Initial Reference Level:	4272.41		
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:	ANN8131V1190		
Reuters:	SG76.L	Bloomberg:	SG76<CORP>
Sedol code:	B3FBBW7	Product code:	SG76

### Payout at maturity





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(equal to 10.5% growth per annum)**

## 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.

Where this product is based on an Index, the Index provider will have no liability to you in respect of its activities in respect of that Index.

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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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