



## SG78 FTSE100 Double Upside Accelerator

*Final Terms and Conditions*

1 year, offering 200% x rise of the FTSE100 Index up to a capped return of 30% with capital protected if Index does not fall by 40%

<b>Issuer</b>	SGA, Société Générale Acceptance NV
<b>Issuer's Guarantor</b>	Société Générale
<b>Issue Price</b>	1,000 GBP
<b>Type</b>	Certificate
<b>Currency</b>	GBP
<b>Denomination (D)</b>	1,000 GBP
<b>Nominal</b>	10,000,000 GBP
<b>Launch Date</b>	24 November 2008
<b>Initial Determination Date</b>	2 December 2008
<b>Issue Date</b>	3 December 2008
<b>Final Determination Date</b>	2 December 2009
<b>Maturity Date</b>	16 December 2009
<b>Underlying</b>	FTSE100 Index
<b>Coupon</b>	N/A
<b>Coupon Payment</b>	N/A
<b>Strike Price</b>	Official closing price of Underlying on the Initial Determination Date (4,122.86)
<b>Expiry Price</b>	Official closing price of Underlying on the Final Determination Date
<b>Redemption at Maturity</b>	<p><b>(1) If the Expiry Price is greater than or equal to 100% of Strike Price</b></p> $D \times \left[ 100\% + Participation \times \min \left[ \max \left( \frac{Underlying_{final}}{Underlying_{initial}} - 1, 0 \right), Cap \right] \right]$ <p><b>(2) Otherwise, if the Underlying has never touched 60% of Strike Price (intraday)</b></p> $D \times 100\%$ <p><b>(3) Otherwise,</b></p> $D \times 100\% \times \frac{Underlying_{final}}{Underlying_{initial}}$ <p>Where :</p> <p>Cap = 15%</p> <p>Participation = 200%</p> <p>Underlying<sub>final</sub> = Expiry Price of Underlying</p> <p>Underlying<sub>initial</sub> = Strike Price of Underlying</p>
<b>Max Redemption</b>	Denomination + 30%
<b>Min Redemption</b>	Denomination x 0%
<b>Listing</b>	London Stock Exchange
<b>Secondary Market</b>	SG will quote a 1% Bid/Offer spread and will otherwise abide by the relevant regulations of the London Stock Exchange.
<b>Minimum Trade Size</b>	One Certificate
<b>Clearing</b>	CREST
<b>ISIN Code</b>	ANN8133H5551
<b>SEDOL Code</b>	B3K5H26
<b>LSE Code</b>	SG78
<b>Bloomberg</b>	SG78 <CORP>
<b>Reuters</b>	SG78.L
<b>Applicable law</b>	UK
<b>Disclaimer</b>	Securitized Derivatives are not suitable for everyone. You should not deal in them unless you understand their nature and the extent of your exposure to risk. You should be satisfied that they are suitable for you in the light of your circumstances and financial position. This disclaimer cannot disclose all the risks and other significant aspects of Securitized Derivatives.