## **GETTING READY TO TRADE STRUCTURED CERTIFICATES**

Structured Certificates are Specified Investment Products (SIPs). SIPs are financial products which may contain derivatives. The return and risk of these products may depend on various factors which require knowledge of the investors to understand and assess.

Before you can trade SIPs, your broker or financial adviser will carry out a Customer Account Review (CAR) to check if you meet the requirements set by Monetary Authority of Singapore (MAS). To pass the CAR you need to fulfill ONE of the below requirements:

Educational
Qualifications



- Accountancy
- Actuarial Science
- Business
- Capital Markets
- Commerce
- CommerceEconomics
- Finance
- · Financial Engineering
- Financial Planning
- Computational Finance
- Insurance

Holds a diploma or higher qualifications in the above subject or a **CFA/ACCA** holder 2

Working Experience



- Investment Products-Related
- Accountancy
- Actuarial Science
- Treasury
- Financial Risk Management

3 Investment



Experience

- Traded in SIPs which are listed for quotation or quoted on a securities market or a futures market at least 6 times in the preceding 3 years
- · Accredited Investor
- Expert Investor

4 SGX Quiz



Take a test on the <u>SGX</u>
Online Learning
Platform to check your
understanding on SIP.
Upon passing the test,
please inform your
financial institution and
they will assess whether
you have relevant
knowledge to trade
SIPs.

3 consecutive years in the past 10 years working experience in the above work fields Please refer to section
4A of the SFA for the
definitions of Accredited
Investor and Expert

You will need to register an account on the platform and go through all modules before taking the quiz



## IMPORTANT INFORMATION

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The Certificates are capital markets products other than prescribed capital markets products (as defined in the Securities and Futures (Capital Markets Products) Regulations 2018) and Specified Investment Products (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

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

The price of 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. Holders may only benefit from a partial participation in the positive performance of the underlying asset as the cash settlement amount of the Certificates may be subject to a cap. Investments in the Certificates, warrants or other securities carry risks. Any past performance of the 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 Certificates, warrants or other securities and/or the underlying asset and may purchase and/or sell the Certificates, warrants/ or other securities and/or the underlying asset 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 Certificates, warrants or other securities must be read in conjunction with the base listing documents for those Certificates, warrants or other securities and the relevant supplemental listing document. Investors should therefore ensure that they understand the nature of the Certificates, warrants or other securities and carefully study the risk factors set out in the base listing document and the relevant supplemental listing documents, including but not limited to risk factors in relation to any physical settlement features and conflicts of interests and, where necessary, seek professional advice before investors invest in the Certificates, warrants or other securities. 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 Certificates, warrants or other securities, can be viewed at https://www.sgx.com/securities/prospectus-circulars-offer-documents. Investors should read these documents in their entirety before agreeing to invest in the Certificates, warrants or other securities. This is a structured product which involves derivatives and (depending on the terms of the particular Certificate) physical settlement of the Certificate and investors should not invest without fully understanding and being willing to assume all risks associated with the Certificates, warrants or other securities. Investors should ensure they understand the risks, nature, terms and conditions of the Certificates (including but not limited to any physical settlement terms), warrants or other securities and consult their own legal, financial, tax and professional advisers regarding the suitability and risks before committing to any investment.

Potential and actual conflicts of interest may arise from the different roles played by the Issuer, Société Générale or any of their subsidiaries and affiliates in connection with the Certificates. The economic interests of the Issuer, Société Générale or any of their subsidiaries and affiliates in each role may be adverse to investors' interests in the Certificates.

## IMPORTANT INFORMATION

The valuation of a Certificate may be linked to the spot price or the fixing of underlying financial instruments or other asset types (the "underlying assets"). At any time, Société Générale and its affiliates (the "SG Group") may trade in such underlying assets on own account or on behalf of their clients who may have similar or opposite interests to investor's own, or act, without limitation, as issuer, guarantor, custodian, calculation agent, designated market maker, master placing agent, hedging party, entering into forward and other derivative contracts and/or distributor (whether in the nature of a fiduciary, similar or additional duty or relationship or otherwise) in relation to such underlying assets, which might have an impact on such underlying assets' performance, liquidity or market value. Therefore, potential conflicts of interest may arise between the different divisions of Société Générale Group acting on such underlying assets on own account or on behalf of their clients, and investor's own. However, conflicts of interest are identified, prevented and managed in accordance with Société Générale's conflict of interest policy. Each investor fully consents (i) to each of the Issuer, Société Générale and their affiliates acting in such capacities, taking on such roles, and entering into such transactions, (ii) to each of the Issuer, Société Générale and their affiliates not being liable to notify nor to account for, and to each of them, retaining such benefits, fees, spreads, mark-ups and/or profits for their own account as a result of their multiple roles, (iii) to each of the Issuer, Société Générale and their affiliates not being liable to notify nor to account for, and to each of them, paying fees and commissions and/or providing rebates, benefits and discounted prices to sub-placing agents, and (iv) to each of the sub-placing agents retaining such fees, commissions, rebates, benefits and/or discounted prices.

Each investor agrees that subject to mandatory applicable law which cannot be derogated from, no implied duties or obligations shall be imposed on SG Issuer, Société Générale and any of their respective subsidiaries and affiliates under the Certificates, and in connection with or as a result of the investor's subscription or purchase of the Certificates. Each investor acknowledges and agrees that none of the Issuer, Société Générale and their affiliates acts as fiduciary to any investor nor assumes any such obligations.

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