

# Annual Kick-out Plan UK

## Issue 40 (HS206)

### Plan Summary

#### Potential Early Maturity (Kick-out)

The Plan has the potential to mature early (kick-out) from the first anniversary and on three subsequent Anniversary Dates, depending on the performance of the FTSE 100 Index.

If, on an Anniversary Date, the closing level of the FTSE 100 Index is **at or above the Initial Index Level**, the Plan will mature early and your Initial Investment will be repaid to you, plus an accumulated return of 5.50% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 Index closes **below the Initial Index Level** on an Anniversary Date, the Plan will continue to the next Anniversary Date.

#### Final Redemption

Where the performance of the FTSE 100 Index has not activated an early maturity and the Plan runs for the full five year term, the final value of the Plan will be determined by the Final Index Level of the FTSE 100 Index on the Investment End Date.

If the Final Index Level is **at or above the Initial Index Level**, your Initial Investment will be repaid to you, plus a return of 27.50%.

If the Final Index Level is **below its Initial Index Level**, but **at or above 50% of the Initial Index Level**, your Initial Investment will be repaid to you, but you will not receive a return from your investment in the Plan.

If, however, the Final Index Level is **below 50% of its Initial Index Level**, repayment of your Initial Investment will be reduced by 1% for every 1% the Final Index Level is below the Initial Index Level, and you will not receive a return from your investment in the Plan.

#### Return of proceeds

Your maturity proceeds (including Initial Investment, plus any returns from the Plan or minus any deductions) will be applied to your Walker Crips account within 10 business days of the Investment End Date (or relevant Anniversary Date), subject to timely receipt of the funds from the issuer.

#### INVESTMENT START DATE

23 July 2021

#### INVESTMENT END DATE

23 July 2026

#### INVESTMENT TERM

Up to five years

#### ANNIVERSARY DATES

25 July 2022

24 July 2023

23 July 2024

23 July 2025

#### UNDERLYING INDEX

FTSE 100 Index

#### INITIAL INDEX LEVEL

Closing Level on 23 July 2021

FTSE 100 Index: 7027.58

#### FINAL INDEX LEVEL

Closing Level on 23 July 2026

#### PLAN MANAGER

Walker Crips Structured Investments

#### RISK TO INITIAL INVESTMENT

Where the plan has not matured early and the FTSE 100 Index closes below 50% of its Initial Index Level on 23 July 2026

#### COUNTERPARTY RISK

The counterparty for this Plan is HSBC Bank plc. If HSBC Bank plc were to fail or become insolvent, you could lose some or all of your investment and any return that may be due, irrespective of the performance of the FTSE 100 Index.

#### UNDERLYING SECURITIES ISIN

GB00BN08S113