

# UK Annual Kick-out Plan (HS238)

**WALKERCRIPS**  
Structured Investments

The Plan provides the potential to receive an accumulated return of 8% p.a. depending on the performance of the FTSE 100 Index.

If, on an Anniversary Date, the FTSE 100 Index closes **at or above the Initial Index Level**, the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 8% 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.

**Where the Plan has not matured early and runs to the full five year term, investors will lose a significant proportion of their Initial Investment if the Final Index Level is below 65% of its Initial Index Level on the Investment End Date.**

<b>Investment Start Date:</b> 31 March 2022		Accumulated return amount
<b>Year 1:</b> 31 March 2023 Has the Index closed <b>at or above</b> the Initial Index Level?	YES	8%
<b>Year 2:</b> 28 March 2024 Has the Index closed <b>at or above</b> the Initial Index Level?	YES	16%
<b>Year 3:</b> 31 March 2025 Has the Index closed <b>at or above</b> the Initial Index Level?	YES	24%
<b>Year 4:</b> 31 March 2026 Has the Index closed <b>at or above</b> the Initial Index Level?	YES	32%
<b>Year 5 Investment End Date:</b> 31 March 2027		
Is the <b>Final Index Level at or above</b> the Initial Index Level?	YES	40%
Is the <b>Final Index Level at or above 65%</b> of the Initial Index Level?	YES	Repayment of Initial Investment only
If the <b>Final Index Level is below 65%</b> of the Initial Index Level, a significant proportion of an investor's Initial Investment will be lost and investors will not receive a return from their investment in the plan.		

## APPLICATION DEADLINE

25 March 2022

## INVESTMENT START DATE

31 March 2022

## INVESTMENT END DATE

31 March 2027

## INVESTMENT TERM

Up to five years

## UNDERLYING INDEX

FTSE 100 Index

## INITIAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 31 March 2022: 7515.68

## FINAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 31 March 2027

## MINIMUM INVESTMENT

£10,000  
£5,000 (for JISA)

## COUNTERPARTY

HSBC Bank plc

## COUNTERPARTY RISK

Capital is at risk if HSBC Bank plc were to fail or become insolvent. An investor could lose some or all of their investment and any return that may be due.

## INDEX RISK

Capital is at risk if the Plan has not matured early and the FTSE 100 Index has fallen below 65% of its Initial Index Level on the Investment End Date.

## UNDERLYING SECURITIES ISIN

GB00BP1TC371

For a copy of the brochure and full Terms and Conditions, call 020 3100 8880 or visit [www.wcgplc.co.uk/wcsi](http://www.wcgplc.co.uk/wcsi).