

UK Annual Kick-out Plan (HS243)

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 60% of its Initial Index Level on the Investment End Date.

| Investment Start Date: 5 May 2022 | | Accumulated return amount |
|---|-----|--------------------------------------|
| Year 1: 5 May 2023 Has the Index closed at or above the Initial Index Level? | YES | 8% |
| Year 2: 7 May 2024 Has the Index closed at or above the Initial Index Level? | YES | 16% |
| Year 3: 6 May 2025 Has the Index closed at or above the Initial Index Level? | YES | 24% |
| Year 4: 5 May 2026 Has the Index closed at or above the Initial Index Level? | YES | 32% |
| Year 5 Investment End Date: 5 May 2027 | | |
| Is the Final Index Level at or above the Initial Index Level? | YES | 40% |
| Is the Final Index Level at or above 60% of the Initial Index Level? | YES | Repayment of Initial Investment only |
| If the Final Index Level is below 60% 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

29 April 2022

INVESTMENT START DATE

5 May 2022

INVESTMENT END DATE

5 May 2027

INVESTMENT TERM

Up to five years

UNDERLYING INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 5 May 2022: 7503.27

FINAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 5 May 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 60% of its Initial Index Level on the Investment End Date.

UNDERLYING SECURITIES ISIN

GB00BP1TCC62

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