

# UK Step Down Kick-out Plan (HS249)

**WALKERCRIPS**  
Structured Investments

The Plan provides the potential to receive an accumulated return of 7% 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 required kick-out level** the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 7% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 Index closes **below the required kick-out 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.**

Investment Start Date: 20 May 2022	Accumulated return amount
<b>Year 2: 20 May 2024</b> Has the Index closed <b>at or above 100%</b> of the Initial Index Level?	<b>YES</b> 14%
<b>NO</b>	
<b>Year 3: 20 May 2025</b> Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 21%
<b>NO</b>	
<b>Year 4: 20 May 2026</b> Has the Index closed <b>at or above 90%</b> of the Initial Index Level?	<b>YES</b> 28%
<b>NO</b>	
<b>Year 5 Investment End Date: 20 May 2027</b>	
Is the <b>Final Index Level at or above 85%</b> of the Initial Index Level?	<b>YES</b> 35%
<b>NO</b>	
Is the <b>Final Index Level at or above 65%</b> of the Initial Index Level?	<b>YES</b> Repayment of Initial Investment only
<b>NO</b>	
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

13 May 2022

## INVESTMENT START DATE

20 May 2022

## INVESTMENT END DATE

20 May 2027

## INVESTMENT TERM

Up to five years

## UNDERLYING INDEX

FTSE 100 Index

## INITIAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 20 May 2022: 7389.98

## FINAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 20 May 2027

## MINIMUM INVESTMENT

£10,000  
£5,000 for JISA

## COUNTERPARTY

HSBC Bank plc

## COUNTERPARTY RISK

Initial Investment 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

Initial Investment 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

GB00BP1TCM60

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