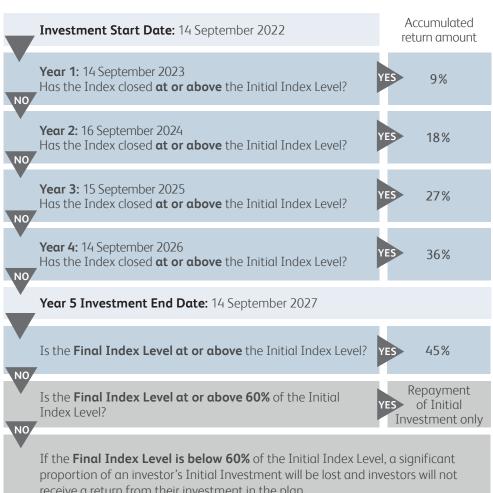
UK Annual Kick-out Plan (HS284)

The Plan provides the potential to receive an accumulated return of 9% 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 9% 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.



receive a return from their investment in the plan.



APPLICATION DEADLINE

INVESTMENT START DATE

INVESTMENT END DATE

14 September 2027

INVESTMENT TERM

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the Index on

FINAL INDEX LEVEL

Closing Level of the Index on

COUNTERPARTY

HSBC Bank plc

S&P CREDIT RATING*

COUNTERPARTY RISK

Capital is at risk if HSBC Bank plc

CAPITAL AT RISK

Capital is at risk if the Plan has has fallen below 60% of its Initial

UNDERLYING SECURITIES ISIN

For a copy of the brochure latest Credit Rating www.wcgplc.co.uk/wcsi