

# UK 95% Semi-Annual Kick-out Plan (BNP016)

**WALKERCRIPS**  
Structured Investments

The Plan provides the potential to receive an accumulated return of 7.25% p.a. depending on the performance of the FTSE 100 Index.

If, on an Observation Date, the FTSE 100 Index closes **at or above 95% of the Initial Index Level**, the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 3.625% for each six month period that has elapsed (equivalent to 7.25% per annum) since the Investment Start Date.

If, however, the FTSE 100 Index closes **below 95% of the Initial Index Level** on an Observation Date, the Plan will continue to the next Observation Date.

**Where the Plan has not matured early and runs to the full seven 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: 24 March 2023	Accumulated return amount
<b>Year 2:</b> 24 March 2025 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 14.50%
<b>Year 2.5:</b> 24 September 2025 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 18.125%
<b>Year 3:</b> 24 March 2026 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 21.75%
<b>Year 3.5:</b> 24 September 2026 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 25.375%
<b>Year 4:</b> 24 March 2027 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 29.00%
<b>Year 4.5:</b> 24 September 2027 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 32.625%
<b>Year 5:</b> 24 March 2028 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 36.25%
<b>Year 5.5:</b> 25 September 2028 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 39.875%
<b>Year 6:</b> 26 March 2029 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 43.50%
<b>Year 6.5:</b> 24 September 2029 Has the Index closed <b>at or above 95%</b> of the Initial Index Level?	<b>YES</b> 47.125%
<b>Year 7 Investment End Date:</b> 25 March 2030	
Is the <b>Final Index Level at or above 95%</b> of the Initial Index Level?	<b>YES</b> 50.75%
Is the <b>Final Index Level at or above 60%</b> of the Initial Index Level?	<b>YES</b> Repayment of Initial Investment only
If the <b>Final Index Level is below 60%</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

17 March 2023

## INVESTMENT START DATE

24 March 2023

## INVESTMENT END DATE

25 March 2030

## INVESTMENT TERM

Up to seven years

## INDEX

FTSE 100 Index

## INITIAL INDEX LEVEL

Closing Level of the Index on  
24 March 2023: 7405.45

## FINAL INDEX LEVEL

Closing Level of the Index on  
25 March 2030

## COUNTERPARTY

BNP Paribas

## S&P CREDIT RATING\*

A+ stable  
\*as at 13 February 2023

## COUNTERPARTY RISK

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

## CAPITAL AT RISK

Capital is at risk if the Plan has not matured early and the Index has fallen below 60% of its Initial Index Level on the Investment End Date.

## UNDERLYING SECURITIES ISIN

XS2469266899

For a copy of the brochure (including full Terms and Conditions) or to find out the latest Credit Rating information, please visit [www.wcgplc.co.uk/wcsi](http://www.wcgplc.co.uk/wcsi)