Financial promotion for professional investors and advisers only. Not to be relied upon by retail investors without undertaking professional advice. This factsheet should be read in conjunction with the product brochure for a full description of the risks involved.

Europe Annual Kick-out Plan (HS530)

The Plan provides the potential to receive an accumulated return of 9.75% p.a. depending on the performance of the EURO STOXX 50 Index.

If, on an Anniversary Date, the EURO STOXX 50 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 9.75% for each year that has elapsed since the Investment Start Date.

If, however, the EURO STOXX 50 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 six 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: 10 January 2025	Accumulated return amount
Year 1: 12 January 2026 Has the Index closed at or above the Initial Index Level?	YES 9.75%
Year 2: 11 January 2027 Has the Index closed at or above the Initial Index Level?	YES 19.50%
Year 3: 10 January 2028 Has the Index closed at or above the Initial Index Level?	YES 29.25%
Year 4: 10 January 2029 Has the Index closed at or above the Initial Index Level?	YES 39.00%
Year 5: 10 January 2030 Has the Index closed at or above the Initial Index Level?	YES 48.75%
Year 6 Investment End Date: 10 January 2031	
Is the Final Index Level at or above the Initial Index Level?	YES 58.50%
Is the Final Index Level at or above 65% of the Initial Index Level?	Repayment YES of Initial Investment only
NO Is the Final Index Level at or above 65% of the Initial Index Level?	Repayment YES of Initial

If the **Final Index Level is below 65%** 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

January 2025

INVESTMENT START DATE 10 January 2025

INVESTMENT END DATE 10 January 2031

INVESTMENT TERM

Up to six years

INDEX EURO STOXX 50 Index

EURU STUXX SU INdex

INITIAL INDEX LEVEL

Closing Level of the Index or 10 January 2025: 4,977.26

FINAL INDEX LEVEL

Closing Level of the Index on 10 January 2031

COUNTERPARTY

HSBC Bank plc

S&P CREDIT RATING*

A+ stable as at 25 November 2024*

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.

CAPITAL AT RISK

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

UNDERLYING SECURITIES ISIN

GB00BT33F693

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