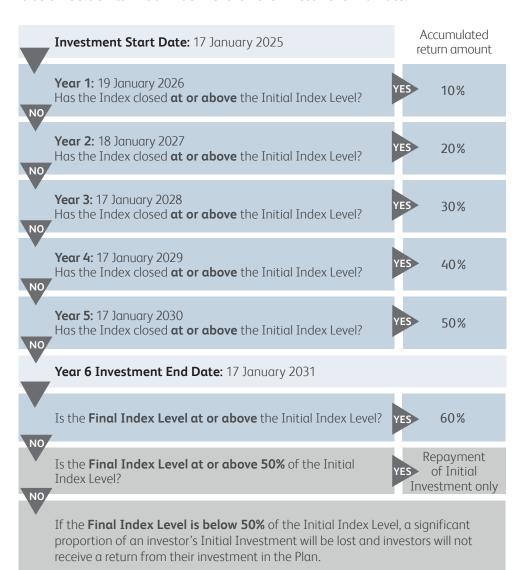
Japan Annual Kick-out Plan (HS532)

The Plan provides the potential to receive an accumulated return of 10% p.a. depending on the performance of the NIKKEI 225 Index.

If, on an Anniversary Date, the NIKKEI 225 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 10% for each year that has elapsed since the Investment Start Date.

If, however, the NIKKEI 225 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 50% of its Initial Index Level on the Investment End Date.





APPLICATION DEADLINE

10 January 2025

INVESTMENT START DATE

17 January 202!

INVESTMENT END DATE

17 January 2031

INVESTMENT TERM

Up to six years

INDEX

NIKKEI 225 Index

INITIAL INDEX LEVEL

Closing Level of the Index on

FINAL INDEX LEVEL

Closing Level of the Index on 17 January 2031

COUNTERPARTY

HSBC Bank plc

S&P CREDIT RATING*

A+ stable as at 29 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 50% of its Initial Index Level on the Investment End Date.

UNDERLYING SECURITIES ISIN

GB00BT33F925

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