# UK Fixed Growth Deposit Plan (SAN049)

The Plan provides the potential to receive 11.50% minimum return or 23% at the end of the Investment Term, depending on the performance of the FTSE 100 Index.

If, on the Investment End Date, the Final Index Level of the FTSE 100 Index closes **at or above** the Initial Index Level, the Initial Investment will be repaid, plus a return of 23% at maturity.

If, however, the FTSE 100 Index closes **below** the Initial Index Level on the Investment End Date, an investor should expect to receive back their Initial Investment plus 11.50% minimum return, subject to Deposit Taker Risk.

On the Investment End Date, an investor will receive 11.50% minimum return on their Initial Investment if the Final Index Level finishes below the Initial Index Level.

Investment End Date: 24 January 2029

Is the Final Index Level at or above the Initial Index Level?

Repayment of the Initial Investment plus 11.50% minimum return

In the event the Final Index Level finishes below the Initial Index Level, an investor will receive back their Initial Investment plus 11.50% minimum return

An investor could lose some or all of their Initial Investment if Santander UK plc were to fail or become insolvent during the Investment Term, and the amount exceeds the Financial Services Compensation Scheme (FSCS) limit.



# **APPLICATION DEADLINE**

17 January 2025

## **INVESTMENT START DATE**

24 January 2025

#### **INVESTMENT END DATE**

24 January 2029

## **INVESTMENT TERM**

Four years

#### INDEX

FTSE 100 Index

#### **INITIAL INDEX LEVEL**

Closing Level of the Index on 24 January 2025: 8,502.35

#### **FINAL INDEX LEVEL**

Closing Level of the Index on 24 January 2029

## **DEPOSIT TAKER**

Santander UK plc

# **S&P CREDIT RATING\***

A stable as at 4 December 2024\*

## **DEPOSIT TAKER RISK**

An investor could lose some or all of their investment if Santander UK plc were to fail and the amount exceeded the Financial Services Compensation Scheme (FSCS) limit

## **CAPITAL PROTECTION**

The Plan is capital protected which means an investor should expect to receive back their Initial Investment subject to Deposit Taker Risk

For a copy of the brochure (including Terms and Conditions) or for the latest Credit Rating information, please visit www.wcgplc.co.uk/wcs

Alternatively, please call or email 020 3100 8880 or wcsi@wcgplc.co.uk