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.

UK Defensive Growth Deposit Plan (SAN077)

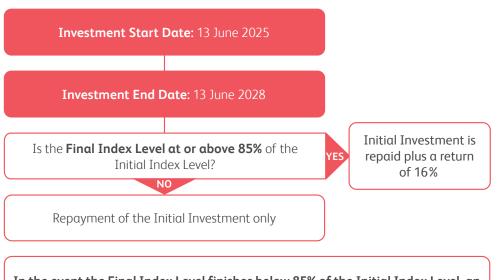
WALKERCRIPS Structured Investments

The Plan provides the potential to receive 16% 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 85%** of the Initial Index Level, the Initial Investment will be repaid, plus a return of 16% at maturity.

If, however, the FTSE 100 Index closes **below 85%** of the Initial Index Level on the Investment End Date, an investor should expect to receive back their Initial Investment only, subject to Deposit Taker Risk.

On the Investment End Date, an investor will not receive any return on their Initial Investment if the Final Index Level finishes below 85% of the Initial Index Level.



In the event the Final Index Level finishes below 85% of the Initial Index Level, an investor will receive back their Initial Investment only with no return from the Plan

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 6 June 2025

INVESTMENT START DATE 13 June 2025

INVESTMENT END DATE 13 June 2028

INVESTMENT TERM

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the Index on 13 June 2025: 8,850.63

FINAL INDEX LEVEL

Closing Level of the Index on 13 June 2028

> DEPOSIT TAKER Santander UK plc

S&P CREDIT RATING*

A stable as at 24 April 2025*

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/wcsi

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