

UK Annual Kick-out Plan (SAN074)



The Plan provides the potential to receive an accumulated return of 8% p.a. depending on the performance of the FTSE 100 Index.

If, on an Anniversary Date, the FTSE 100 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 8% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 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 seven 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: 20 June 2025		Accumulated return amount
Year 3: 20 June 2028 Has the Index closed at or above the Initial Index Level?	YES	24%
Year 4: 20 June 2029 Has the Index closed at or above the Initial Index Level?	YES	32%
Year 5: 20 June 2030 Has the Index closed at or above the Initial Index Level?	YES	40%
Year 6: 20 June 2031 Has the Index closed at or above the Initial Index Level?	YES	48%
Year 7 Investment End Date: 21 June 2032		
Is the Final Index Level at or above the Initial Index Level?	YES	56%
Is the Final Index Level at or above 65% of the Initial Index Level?	YES	Repayment of Initial Investment only
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	13 June 2025
INVESTMENT START DATE	20 June 2025
INVESTMENT END DATE	21 June 2032
INVESTMENT TERM	Up to seven years
INDEX	FTSE 100 Index
INITIAL INDEX LEVEL	Closing Level of the Index on 20 June 2025: 8,774.65
FINAL INDEX LEVEL	Closing Level of the Index on 21 June 2032
COUNTERPARTY	Santander UK plc
S&P CREDIT RATING*	A Stable *as at 6 May 2025
COUNTERPARTY RISK	Capital is at risk if Santander UK 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	XS3062939155

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