UK Quarterly Kick-out Plan (HS597)

WALKERCRIPS Structured Investments

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 Observation 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 2% for each quarter that has elapsed (equivalent to 8% per annum) since the Investment Start Date.

If, however, the FTSE 100 Index closes **below the Initial Index Level** on an Observation Date, the Plan will continue to the next Observation 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: 8 August 2025 Year 1 Has the Index closed at or 10 Aug 2026 9 Nov 2026 8 Feb 2027 10 May 2027 above the Initial Index Level YES on any Observation Date? 10% 12% 14% NO Year 2 Has the Index closed at or 9 Aug 2027 8 Nov 2027 8 Feb 2028 8 May 2028 **above** the Initial Index Level YES Your Initial on any Observation Date? Investment 18% 16% 20% 22% is repaid plus a defined Year 3 return for Has the Index closed at or 8 Aug 2028 8 Nov 2028 8 Feb 2029 8 May 2029 above the Initial Index Level YES that on any Observation Date? Observation 30% 24% Date and the Plan Year 4 Has the Index closed **at or** comes to an 8 Aug 2029 8 Nov 2029 8 Feb 2030 8 May 2030 **above** the Initial Index Level end on any Observation Date? 32% 34% 36% 38% Has the Index closed **at or** 8 Aug 2030 8 Nov 2030 10 Feb 2031 8 May 2031 above the Initial Index Level YES on any Observation Date? 40% 42% 44% 46% Investment End Date: 8 August 2031 Is the Final Index Level **at or above** the Initial Your Initial Investment is Index Level? repaid plus a return of 48% Is the Final Index Level at or above Repayment of 65% of the Initial Index Level? Initial Investment only NO 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

6 August 2025

INVESTMENT START DATE

8 August 2025

INVESTMENT END DATE

8 August 2031

INVESTMENT TERM

Up to six years

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the Index on 8 August 2025: 9,095.73

FINAL INDEX LEVEL

Closing Level of the Index on 8 August 2031

COUNTERPARTY

HSBC Bank plc

S&P CREDIT RATING*

A+ stable as at 7 July 2025

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

GB00BTYZRG86

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