

UK Step Down Kick-out Plan (CT137)



The Plan provides the potential to receive an accumulated return of 6.75% 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 required kick-out level** the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 6.75% for each year that has elapsed since the Investment Start Date.

If, however, the FTSE 100 Index closes **below the required kick-out 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 65% of its Initial Index Level on the Investment End Date.

Investment Start Date: 22 August 2025		Accumulated return amount
Year 3: 22 August 2028 Has the Index closed at or above 100% of the Initial Index Level?	YES	20.25%
Year 4: 22 August 2029 Has the Index closed at or above 95% of the Initial Index Level?	YES	27.00%
Year 5: 22 August 2030 Has the Index closed at or above 90% of the Initial Index Level?	YES	33.75%
Year 6 Investment End Date: 22 August 2031		
Is the Final Index Level at or above 85% of the Initial Index Level?	YES	40.50%
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	15 August 2025
INVESTMENT START DATE	22 August 2025
INVESTMENT END DATE	22 August 2031
INVESTMENT TERM	Up to six years
INDEX	FTSE 100 Index
INITIAL INDEX LEVEL	Closing Level of the Index on 22 August 2025: 9,321.40
FINAL INDEX LEVEL	Closing Level of the Index on 22 August 2031
COUNTERPARTY	Citigroup Global Markets Ltd
S&P CREDIT RATING*	A+ stable *as at 8 July 2025
COUNTERPARTY RISK	Capital is at risk if Citigroup Global Markets Ltd 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	XS3102126284

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