

UK Defensive Growth Deposit Plan (SAN098)

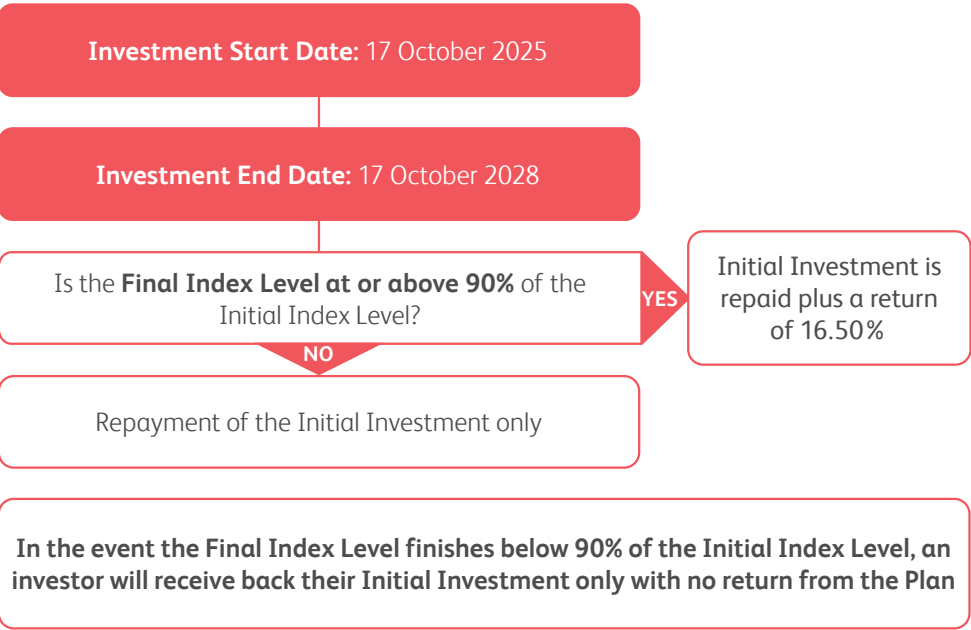


The Plan provides the potential to receive 16.50% at the end of the Investment Term, depending on the performance of the FTSE 100 Index.

If, on the Investment End Date, the Final Index Level of the FTSE 100 Index closes **at or above 90%** of the Initial Index Level, the Initial Investment will be repaid, plus a return of 16.50% at maturity.

If, however, the FTSE 100 Index closes **below 90%** 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 90% of the Initial Index Level.



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	10 October 2025
INVESTMENT START DATE	17 October 2025
INVESTMENT END DATE	17 October 2028
INVESTMENT TERM	Three years
INDEX	FTSE 100 Index
INITIAL INDEX LEVEL	Closing Level of the Index on 17 October 2025: 9,354.57
FINAL INDEX LEVEL	Closing Level of the Index on 17 October 2028
DEPOSIT TAKER	Santander UK plc
S&P CREDIT RATING*	A stable *as at 20 August 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