

UK Step Down Kick-out Deposit Plan (SAN099)

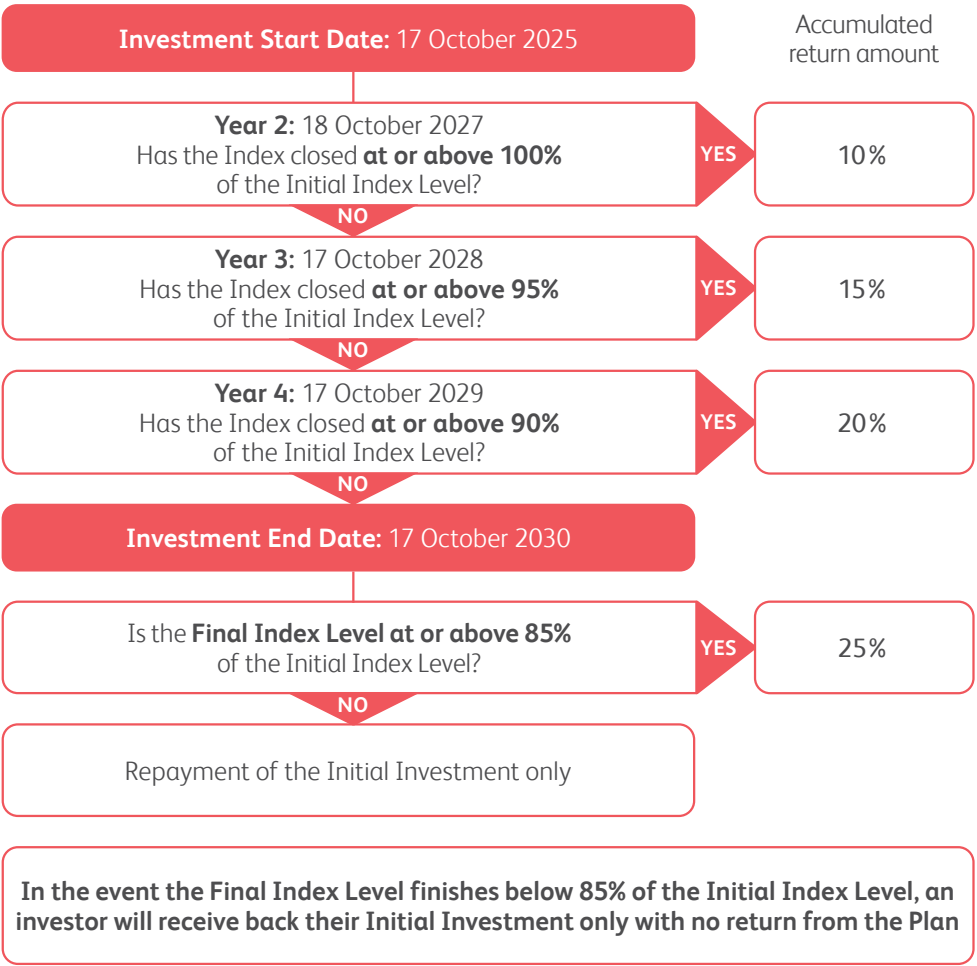


The Plan provides the potential to receive an accumulated return of 5% p.a. depending on the performance of the FTSE 100 Index.

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 5% 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 five year term, an investor will not receive any return on their Initial Investment if the Final Index Level finishes below 85% of the Initial Index Level on the Investment End Date.



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 2030
INVESTMENT TERM	Up to five 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 2030
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