

UK Defensive Growth Deposit Plan (SAN113)

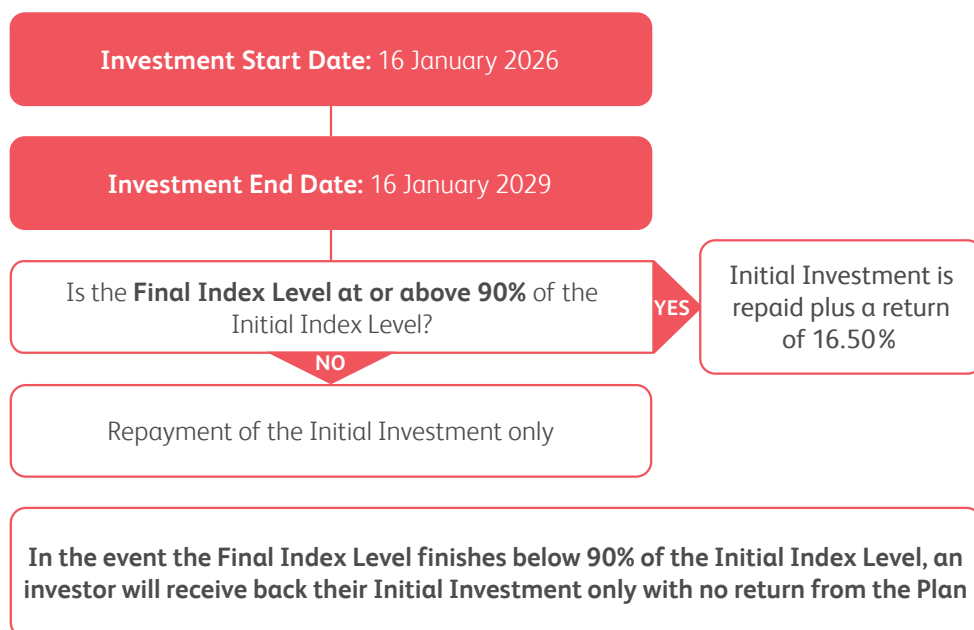
WALKERCRIPS
Structured Investments

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

9 January 2026

INVESTMENT START DATE

16 January 2026

INVESTMENT END DATE

16 January 2029

INVESTMENT TERM

Three years

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the Index on
16 January 2026: 10,235.29

FINAL INDEX LEVEL

Closing Level of the Index on
16 January 2029

DEPOSIT TAKER

Santander UK plc

S&P CREDIT RATING*

A stable
*as at 1 December 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