

UK Defensive Growth Deposit Plan (SAN139)

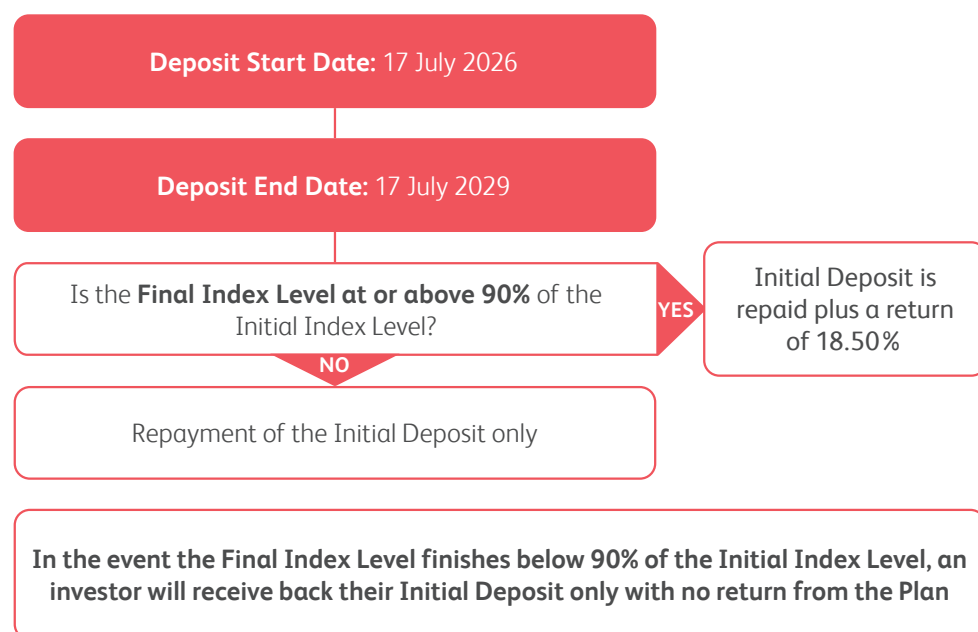
WALKERCRIPS
Structured Investments

The Plan provides the potential to receive 18.50% at the end of the Deposit Term, depending on the performance of the FTSE 100 Index.

If, on the Deposit End Date, the Final Index Level of the FTSE 100 Index closes **at or above 90%** of the Initial Index Level, the Initial Deposit will be repaid, plus a return of 18.50% at maturity.

If, however, the FTSE 100 Index closes **below 90%** of the Initial Index Level on the Deposit End Date, an investor should expect to receive back their Initial Deposit only, subject to Deposit Taker Risk.

On the Deposit End Date, an investor will not receive any return on their Initial Deposit if the Final Index Level finishes below 90% of the Initial Index Level.



An investor could lose some or all of their Initial Deposit if Santander UK plc were to fail or become insolvent during the Deposit Term, and the amount exceeds the Financial Services Compensation Scheme (FSCS) limit.

APPLICATION DEADLINE

10 July 2026

DEPOSIT START DATE

17 July 2026

DEPOSIT END DATE

17 July 2029

DEPOSIT TERM

Three years

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the Index on
17 July 2026: 10,600.37

FINAL INDEX LEVEL

Closing Level of the Index on
17 July 2029

DEPOSIT TAKER

Santander UK plc

S&P CREDIT RATING*

A stable
*as at 27 May 2026

DEPOSIT TAKER RISK

An investor could lose some or all of their deposit 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 Deposit 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 [wcsci@wcgplc.co.uk](mailto:wcsi@wcgplc.co.uk)