UK Fixed Growth Deposit Plan (SAN141)

WALKERCRIPS
Structured Investments

The Plan provides the potential to receive 12.25% minimum return or 24.50% 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** the Initial Index Level, the Initial Deposit will be repaid, plus a return of 24.50% at maturity.

If, however, the FTSE 100 Index closes **below** the Initial Index Level on the Deposit End Date, an investor should expect to receive back their Initial Deposit plus 12.25% minimum return, subject to Deposit Taker Risk.

On the Deposit End Date, an investor will receive 12.25% minimum return on their Initial Deposit if the Final Index Level finishes below the Initial Index Level.

Deposit Start Date: 17 July 2026

Deposit End Date: 17 July 2030

Is the **Final Index Level at or above** the Initial Index Level?

YES → Initial Deposit is repaid plus a return of 24.50%

NO → Repayment of the Initial Deposit plus 12.25% minimum return

In the event the Final Index Level finishes below the Initial Index Level, an investor will receive back their Initial Deposit plus 12.25% minimum return

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 2030

DEPOSIT TERM
Four 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 2030

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 wcsi@wcgplc.co.uk