

Callable Fixed Return Plan (FXC001)



The Plan provides the potential to receive an accumulated return of 7% p.a. for each year that has elapsed since the Investment Start Date.

If, on an Anniversary Date, the Counterparty wishes to Call the Plan early, the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 7% for each year that has elapsed since the Investment Start Date.

Where the Plan has not matured early and runs to the full ten year term, an investor should expect to receive back their Initial Investment plus 70% return, subject to Counterparty Risk.

Investment Start Date: 14 August 2026		Accumulated return amount
NO	Year 2: 14 August 2028 Does the Counterparty wish to Call the plan?	YES 14%
NO	Year 3: 14 August 2029 Does the Counterparty wish to Call the plan?	YES 21%
NO	Year 4: 14 August 2030 Does the Counterparty wish to Call the plan?	YES 28%
NO	Year 5: 14 August 2031 Does the Counterparty wish to Call the plan?	YES 35%
NO	Year 6: 16 August 2032 Does the Counterparty wish to Call the plan?	YES 42%
NO	Year 7: 15 August 2033 Does the Counterparty wish to Call the plan?	YES 49%
NO	Year 8: 14 August 2034 Does the Counterparty wish to Call the plan?	YES 56%
NO	Year 9: 14 August 2035 Does the Counterparty wish to Call the plan?	YES 63%
Year 10 Investment End Date: 14 August 2036		
Your Initial Investment is repaid plus a defined return		70%

APPLICATION DEADLINE

12 August 2026

INVESTMENT START DATE

14 August 2026

INVESTMENT END DATE

14 August 2036

INVESTMENT TERM

Up to ten years

COUNTERPARTY

Credit Agricole CIB

S&P CREDIT RATING*

A+ stable
*as at 10 July 2026

COUNTERPARTY RISK

This investment is not protected if Credit Agricole CIB fails. If Credit Agricole CIB becomes insolvent or cannot meet its obligations, you could lose some or all of the money you invest and may not receive any returns due.

CAPITAL PROTECTION AT MATURITY

The plan is designed to provide capital protection if you hold it up until either an Anniversary Date where Credit Agricole CIB chooses to Call the plan early, or the Investment End Date, subject to Counterparty Risk.

UNDERLYING SECURITIES ISIN

XS3317214339

For a copy of the brochure (including full Terms and Conditions) or to find out the latest Credit Rating information, please visit www.wcplc.co.uk/wcsi