

Gold Annual Kick-out Plan (GLD002)



The Plan provides the potential to receive an accumulated return of 10% p.a. depending on the performance of the SPDR® Gold Shares.

If, on an Anniversary Date, the SPDR® Gold Shares closes **at or above the Initial Level**, the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 10% for each year that has elapsed since the Investment Start Date.

If, however, the SPDR® Gold Shares closes **below the Initial 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 three year term, investors will lose a significant proportion of their Initial Investment if the Final Level is below 70% of its Initial Level on the Investment End Date.

Investment Start Date: 14 August 2026		Accumulated return amount
NO	Year 1: 16 August 2027 Has the Underlying closed at or above the Initial Level?	YES 10%
NO	Year 2: 14 August 2028 Has the Underlying closed at or above the Initial Level?	YES 20%
Year 3 Investment End Date: 14 August 2029		
NO	Is the Final Level at or above the Initial Level?	YES 30%
NO	Is the Final Level at or above 70% of the Initial Level?	YES Repayment of Initial Investment only
If the Final Level is below 70% of the Initial Level, a significant proportion of an investor's Initial Investment will be lost and investors will not receive a return from their investment in the Plan.		

APPLICATION DEADLINE

7 August 2026

INVESTMENT START DATE

14 August 2026

INVESTMENT END DATE

14 August 2029

INVESTMENT TERM

Up to three years

UNDERLYING

SPDR® Gold Shares

INITIAL LEVEL

Closing Level of the Underlying on
14 August 2026: 401.48 USD

FINAL LEVEL

Closing Level of the Underlying on
14 August 2029

COUNTERPARTY

Citigroup Global Markets Limited

S&P CREDIT RATING*

A+ stable
*as at 3 July 2026

COUNTERPARTY RISK

Capital is at risk if Citigroup Global Markets Limited were to fail or become insolvent. An investor could lose some or all of their investment and any return that may be due.

CAPITAL AT RISK

Capital is at risk if the Plan has not matured early and the Underlying has fallen below 70% of its Initial Level on the Investment End Date.

UNDERLYING SECURITIES ISIN

XS3230424627

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