

UK Step Down Kick-out Deposit Plan (SAN145)

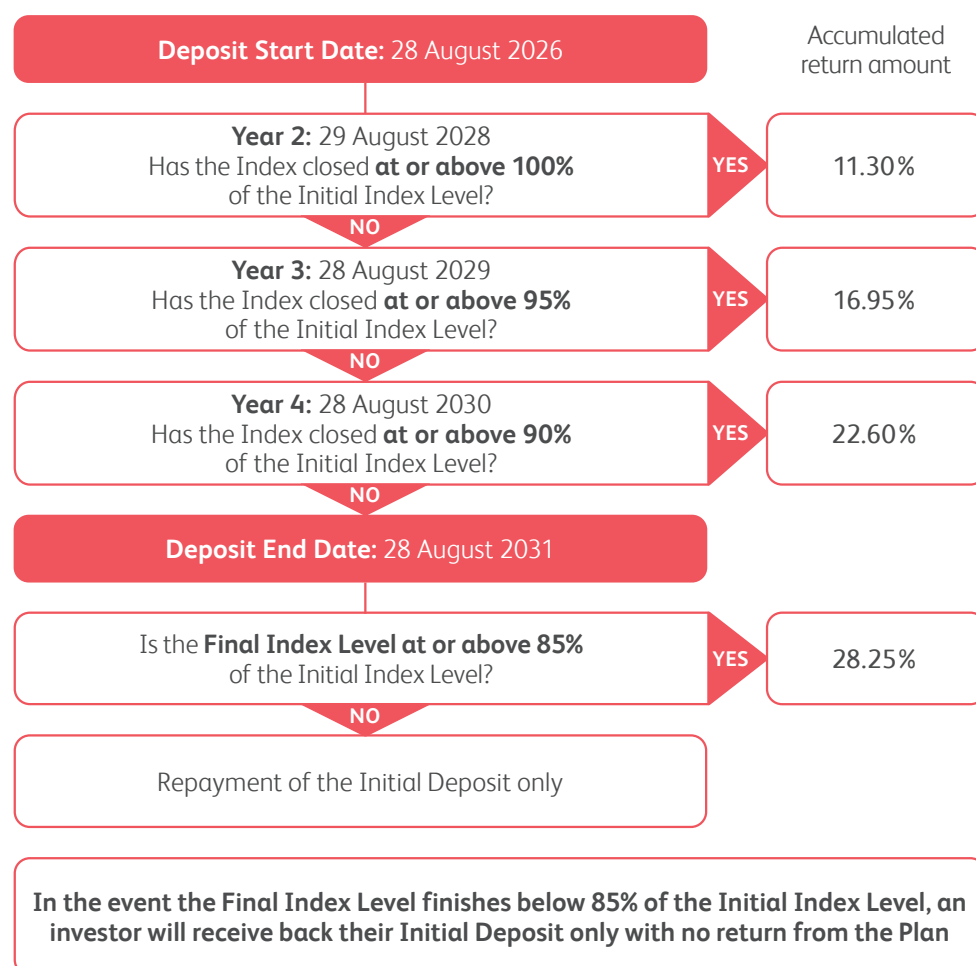
WALKERCRIPS
Structured Investments

The Plan provides the potential to receive an accumulated return of 5.65% p.a. depending on the performance of the FTSE 100 Index.

If, on an Anniversary Date, the FTSE 100 Index closes **at or above the required kick-out level**, the Plan will end and the Initial Deposit will be repaid, plus an accumulated return of 5.65% for each year that has elapsed since the Deposit Start Date.

If, however, the FTSE 100 Index closes **below the required kick-out 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 Five year term, an investor will not receive any return on their Initial Deposit if the Final Index Level finishes below 85% of the Initial Index Level on the Deposit End Date.



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

21 August 2026

DEPOSIT START DATE

28 August 2026

DEPOSIT END DATE

28 August 2031

DEPOSIT TERM

Up to Five years

INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing level of the Index on
28 August 2026: 10,824.26

FINAL INDEX LEVEL

Closing Level of the Index on
28 August 2031

DEPOSIT TAKER

Santander UK plc

S&P CREDIT RATING*

A stable
*as at 08 July 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
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