

UK Fixed Growth Deposit Plan (SAN146)

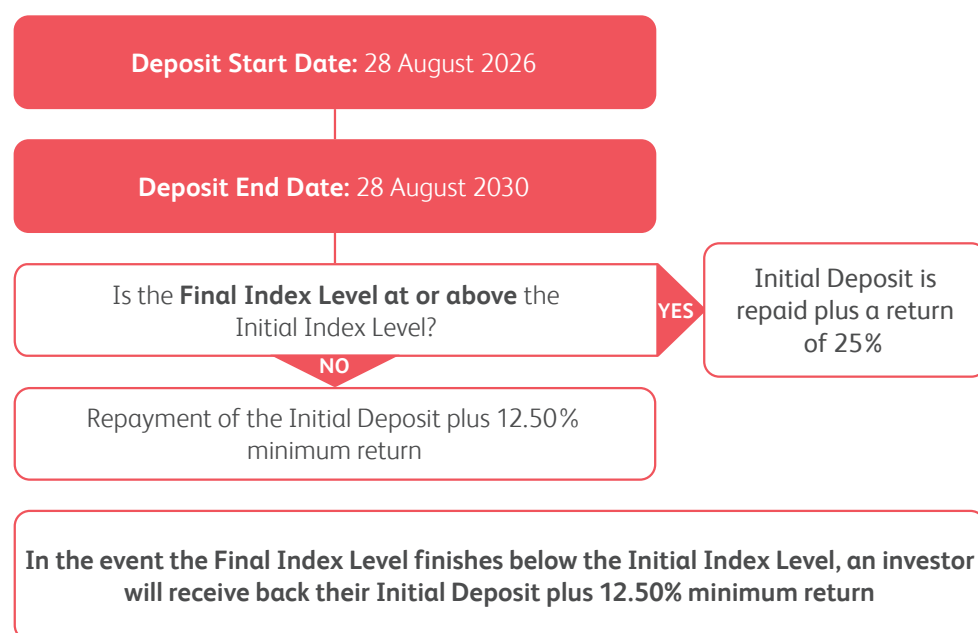
WALKERCRIPS
Structured Investments

The Plan provides the potential to receive 12.50% minimum return or 25% 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 25% 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 12.50% minimum return, subject to Deposit Taker Risk.

On the Deposit End Date, an investor will receive 12.50% minimum return on their Initial Deposit if the Final Index Level finishes below 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

21 August 2026

DEPOSIT START DATE

28 August 2026

DEPOSIT END DATE

28 August 2030

DEPOSIT TERM

Four 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 2030

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 020 3100 8880 or wcsi@wcgplc.co.uk