Financial promotion for professional investors and advisers only. Not to be relied upon by retail investors without undertaking professional advice. This factsheet should be read in conjunction with the product brochure for a full description of the risks involved.

UK Defensive Growth Deposit Plan (SAN149)

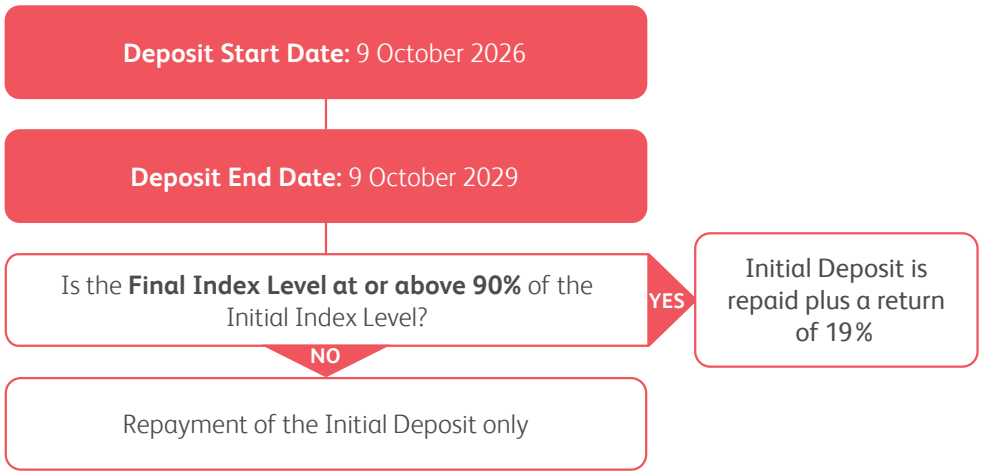
WALKERCRIPS
Structured Investments

The Plan provides the potential to receive 19% 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 90%** of the Initial Index Level, the Initial Deposit will be repaid, plus a return of 19% at maturity.

If, however, the FTSE 100 Index closes **below 90%** of the Initial Index Level on the Deposit End Date, an investor should expect to receive back their Initial Deposit only, subject to Deposit Taker Risk.

On the Deposit End Date, an investor will not receive any return on their Initial Deposit if the Final Index Level finishes below 90% of the Initial Index Level.



In the event the Final Index Level finishes below 90% of the Initial Index Level, an investor will receive back their Initial Deposit only with no return from the Plan

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
2 October 2026

DEPOSIT START DATE
9 October 2026

DEPOSIT END DATE
9 October 2029

DEPOSIT TERM
Three years

INDEX
FTSE 100 Index

INITIAL INDEX LEVEL
Closing Level of the Index on 9 October 2026: 10,552.05

FINAL INDEX LEVEL
Closing Level of the Index on 9 October 2029

DEPOSIT TAKER
Santander UK plc

S&P CREDIT RATING*
A stable
*as at 19 August 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