Financial promotion for professional investors and advisers only. Not to be relied upon by retail investors.
This factsheet should be read in conjunction with the product brochure for a full description of the risks involved.

Gold Annual Kick-out Plan (GLD003)

WALKERCRIPS Alternative Edge

The Plan provides the potential to receive an accumulated return of 11% 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 11% 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.

		Accumulated return amount
Investment Start Date: 30 October 2026		
Year 1: 1 November 2027 Has the Underlying closed **at or above** the Initial Level?	YES	11%
NO		
Year 2: 30 October 2028 Has the Underlying closed **at or above** the Initial Level?	YES	22%
NO		
Year 3 Investment End Date: 30 October 2029		
Is the **Final Level at or above** the Initial Level?	YES	33%
NO		
Is the **Final Level at or above 70%** of the Initial Level?	YES	Repayment of Initial Investment only
NO		
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
28 October 2026

INVESTMENT START DATE
30 October 2026

INVESTMENT END DATE
30 October 2029

INVESTMENT TERM
Up to three years

UNDERLYING
SPDR® Gold Shares

INITIAL LEVEL
Closing Level of the Underlying on 30 October 2026: 355.78 USD

FINAL LEVEL
Closing Level of the Underlying on 30 October 2029

COUNTERPARTY
Citigroup Global Markets Limited

S&P CREDIT RATING*
A+ stable
*as at 11 September 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
XS3403855607

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