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.

# Japan Step Down Kick-out Plan (HS762)

WALKERCRIPS
Structured Investments

## The Plan provides the potential to receive an accumulated return of 10.75% p.a. depending on the performance of the NIKKEI 225 Index.

If, on an Anniversary Date, the NIKKEI 225 Index closes **at or above the required kick-out level,** the Plan will end and the Initial Investment will be repaid, plus an accumulated return of 10.75% for each year that has elapsed since the Investment Start Date.

If, however, the NIKKEI 225 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 six year term, investors will lose a significant proportion of their Initial Investment if the Final Index Level is below 50% of its Initial Index Level on the Investment End Date.**

| | | Accumulated return amount |
|---|---|---|
| **Investment Start Date:** 6 November 2026 | | |
| **Year 1:** 8 November 2027<br>Has the Index closed **at or above 100%** of the Initial Index Level? | YES | 10.75% |
| NO | | |
| **Year 2:** 6 November 2028<br>Has the Index closed **at or above 100%** of the Initial Index Level? | YES | 21.50% |
| NO | | |
| **Year 3:** 6 November 2029<br>Has the Index closed **at or above 100%** of the Initial Index Level? | YES | 32.25% |
| NO | | |
| **Year 4:** 6 November 2030<br>Has the Index closed **at or above 95%** of the Initial Index Level? | YES | 43.00% |
| NO | | |
| **Year 5:** 6 November 2031<br>Has the Index closed **at or above 90%** of the Initial Index Level? | YES | 53.75% |
| NO | | |
| **Year 6 Investment End Date:** 8 November 2032 | | |
| Is the **Final Index Level at or above 85%** of the Initial Index Level? | YES | 64.50% |
| NO | | |
| Is the **Final Index Level at or above 50%** of the Initial Index Level? | YES | Repayment of Initial Investment only |
| NO | | |
| If the **Final Index Level is below 50%** of the Initial Index 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**
30 October 2026

**INVESTMENT START DATE**
6 November 2026

**INVESTMENT END DATE**
8 November 2032

**INVESTMENT TERM**
Up to six years

**INDEX**
NIKKEI 225 Index

**INITIAL INDEX LEVEL**
Closing Level of the Index on 6 November 2026: 57,434.77

**FINAL INDEX LEVEL**
Closing Level of the Index on 8 November 2032

**COUNTERPARTY**
HSBC Bank plc

**S&P CREDIT RATING***
A+ stable
*as at 21 September 2026

**COUNTERPARTY RISK**
Capital is at risk if HSBC Bank plc 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 Index has fallen below 50% of its Initial Index Level on the Investment End Date.

**UNDERLYING SECURITIES ISIN**
XS3494025219

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