

Dual Index Plan (FTSE and EURO STOXX) Issue 6

The Plan provides the potential to receive capital growth of 12% p.a. depending on the performance of the FTSE 100 Index and the EURO STOXX 50® Index.

The investment has the potential to mature early (kick-out) and pay back Initial Capital plus a defined capital growth amount on any anniversary date from the first year onwards.

If no early kick-out occurs, investors still receive 72% growth at the end of the six year term provided that both Indices close at or above the Initial Index Levels on the Investment End Date.

21 December 2015 Have both Indices closed at or above their Initial Index Levels?	YES	12% capital growth plus return of Initial Capital
NO		
19 December 2016 Have both Indices closed at or above their Initial Index Levels?	YES	24% capital growth plus return of Initial Capital
NO		
19 December 2017 Have both Indices closed at or above their Initial Index Levels?	YES	36% capital growth plus return of Initial Capital
NO		
19 December 2018 Have both Indices closed at or above their Initial Index Levels?	YES	48% capital growth plus return of Initial Capital
NO		
19 December 2019 Have both Indices closed at or above their Initial Index Levels?	YES	60% capital growth plus return of Initial Capital
NO		
21 December 2020 Are both Final Index Levels at or above their Initial Index Levels?	YES	72% capital growth plus return of Initial Capital
NO		
Are both Final Index Levels at or above 60% of their Initial Index Levels?	YES	Return of Capital only
NO		
If the Final Index Level of either Index is below 60% of its Initial Index Level, no growth will be achieved and there will be a capital loss based on the worst performing Index.		

APPLICATION DEADLINE

12 December 2014

INVESTMENT START DATE

19 December 2014

INVESTMENT END DATE

21 December 2020

INVESTMENT TERM

Maximum six years

UNDERLYING INDICES

FTSE 100 Index and
EURO STOXX 50® Index

INITIAL INDEX LEVELS

Closing Levels of each Index
on 19 December 2014

FINAL INDEX LEVELS

Closing Levels of each Index
on 21 December 2020

INVESTMENT OPTIONS

Direct, ISAs, SIPP/SSAS,
trusts and corporates

MINIMUM INVESTMENT

£10,000

COUNTERPARTY RISK

Capital is at risk if Santander UK plc were to fail, e.g. become insolvent, an investor could lose some or all of their investment and any return that may be due. Santander UK plc holds an 'A' credit rating from Standard & Poor's, as at the time of publication.

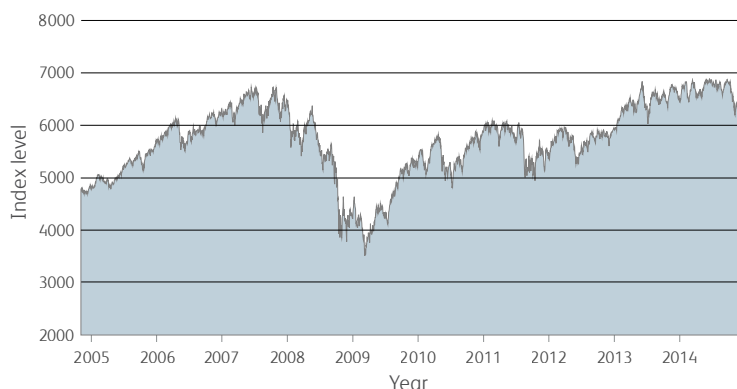
INDEX RISK

Capital is at risk if the Plan has not matured early, and one or both of the Indices have fallen below 60% of their Initial Index Levels on the Investment End Date.

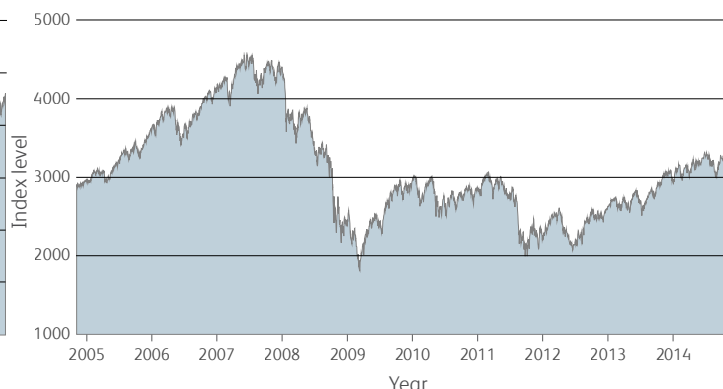
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FTSE 100 Index



EURO STOXX 50® Index



Source: Bloomberg

The graphs show the performance of the FTSE 100 Index and the EURO STOXX 50® Index over the past ten years. The Initial Index Levels for the Plan will be set as the Closing Levels of each Index on 19 December 2014.

FTSE 100 Index and EURO STOXX 50® Index performance	Percentage outcome*
Year 1. Kick-out 12% return The Indices closed at or above their Initial Index Levels.	65.94%
Year 2. Kick-out 24% return The Indices closed at or above their Initial Index Levels.	9.06%
Year 3. Kick-out 36% return The Indices closed at or above their Initial Index Levels.	3.58%
Year 4. Kick-out 48% return The Indices closed at or above their Initial Index Levels.	5.07%
Year 5. Kick-out 60% return The Indices closed at or above their Initial Index Levels.	1.63%
Year 6. Kick-out 72% return The Indices closed at or above 60% of their Initial Index Levels.	1.51%
Year 6. Return of Capital only The Indices closed at or above 60% of their Initial Index Levels.	12.72%
Year 6. Loss of Capital The Indices closed below 60% of their Initial Index Levels.	0.49%

Notes to historical performance

Performance based on a rolling basis data range of between January 1987 and November 2014. Percentage outcome reflects the number of occurrences where the performance of the Indices would have triggered the specified return in the given year. Please note that the results of the historical back testing should be treated with caution because it is not a reliable indicator of future performance and it assumes that the same product terms had been offered throughout the back testing period.

This fact sheet is for professional advisers only.

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