

Dual Index Plan (UK & Europe)

Issue 7

Plan Summary

Potential Early Maturity (Kick-out)

The Plan has the potential to mature early (kick-out) from the first anniversary and annually thereafter, depending on the performance of the FTSE 100 Index and EURO STOXX 50 Index.

If, on an Anniversary Date, the closing levels of both the FTSE 100 Index and the EURO STOXX 50 Index are **at or above their Initial Index Levels**, the Plan will mature early and your Initial Investment will be repaid to you, plus an accumulated return of 14% for each year that has elapsed since the Investment Start Date.

If, however the FTSE 100 Index or the EURO STOXX 50 Index closes **below its Initial Index Level** on an Anniversary Date, the Plan will continue to the next Anniversary Date.

Final Redemption

Where the performance of the FTSE 100 Index and the EURO STOXX 50 Index has not activated an early maturity and the Plan runs for the full six year term, the final value of the Plan will be determined by the Final Index Level of the worst performing Index on the Investment End Date.

If the Final Index Level of the worst performing Index is **at or above the Initial Index Level**, your Initial Investment will be repaid to you, plus a return of 84%.

If the Final Index Level of the worst performing Index is **below its Initial Index Level**, but **at or above 60% of the Initial Index Level**, your Initial Investment will be repaid to you, but you will not receive a return from your investment in the Plan.

If, however, the Final Index Level of the worst performing Index is **below 60% of its Initial Index Level**, repayment of your Initial Investment will be reduced by 1% for every 1% the Final Index Level is below the Initial Index Level, and you will not receive a return from your investment in the Plan.

Return of proceeds

Your maturity proceeds (including Initial Investment, plus any returns from the Plan or minus any deductions) will be applied to your Walker Crips account within 10 business days of the Investment End Date (or relevant Anniversary Date), subject to timely receipt of the funds from the issuer.

INVESTMENT START DATE

11 May 2018

INVESTMENT END DATE

13 May 2024

INVESTMENT TERM

Up to six years

ANNIVERSARY DATES

13 May 2019

11 May 2020

11 May 2021

11 May 2022

11 May 2023

UNDERLYING INDICES

FTSE 100 Index

EURO STOXX 50 Index

INITIAL INDEX LEVEL

Closing Level on 11 May 2018

FTSE 100 Index: 7724.55

EURO STOXX 50 Index: 3565.52

FINAL INDEX LEVEL

Closing Level on 13 May 2024

PLAN MANAGER

Walker Crips Structured Investments

RISK TO INITIAL INVESTMENT

Where the plan has not matured early and one or both of the Indices have fallen below 60% of their Initial Index Level on 13 May 2024

COUNTERPARTY RISK

The counterparty for this Plan is Goldman Sachs International. If Goldman Sachs International were to fail or become insolvent, you could lose some or all of your investment and any return that may be due, irrespective of the performance of the FTSE 100 Index and the EURO STOXX 50 Index

UNDERLYING SECURITIES ISIN

XS1792236199

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