

Fixed Income Plan

Issue 8

WALKERCRIPS
STRUCTURED INVESTMENTS

The Fixed Income Plan aims to provide a fixed income of 4% gross p.a.

Investors in the Plan will receive a fixed gross income equivalent to 1% of their initial investment, payable every three months throughout the five year Investment Term.

This table below illustrates the amount of income payable depending on the amount invested in the Plan.

Investment Amount	Quarterly Income Payments	Total Income Payable (per annum)	Total Income Payable (over the full 5 year Term)
£10,000	£100	£400	£2,000
£25,000	£250	£1,000	£5,000
£50,000	£500	£2,000	£10,000
£75,000	£750	£3,000	£15,000
£100,000	£1,000	£4,000	£20,000

Income payments will be paid by the Issuer, HSBC Bank plc, to the Plan Manager, Walker Crips, on the 24th (or following business day if the 24th is not a business day), of each May, August, November and February every year throughout the Investment Term.

Income payments are fixed and will not be affected by the performance of the FTSE 100 Index during the Investment Term. However, the return of Initial Capital at the end of the Investment Term is at risk if the Final Index Level is more than 40% lower than the Initial Index Level.

APPLICATION DEADLINE

17 February 2017

INVESTMENT START DATE

24 February 2017

INVESTMENT END DATE

24 February 2022

INVESTMENT TERM

Five years

UNDERLYING INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 24 February 2017

FINAL INDEX LEVEL

Closing Level of the FTSE 100 Index on 24 February 2022

INVESTMENT OPTIONS

Direct, ISAs, ISA transfers, SIPP/SSAS, trusts and corporates

MINIMUM INVESTMENT

£10,000

COUNTERPARTY RISK

Capital is at risk if HSBC Bank 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.

INDEX RISK

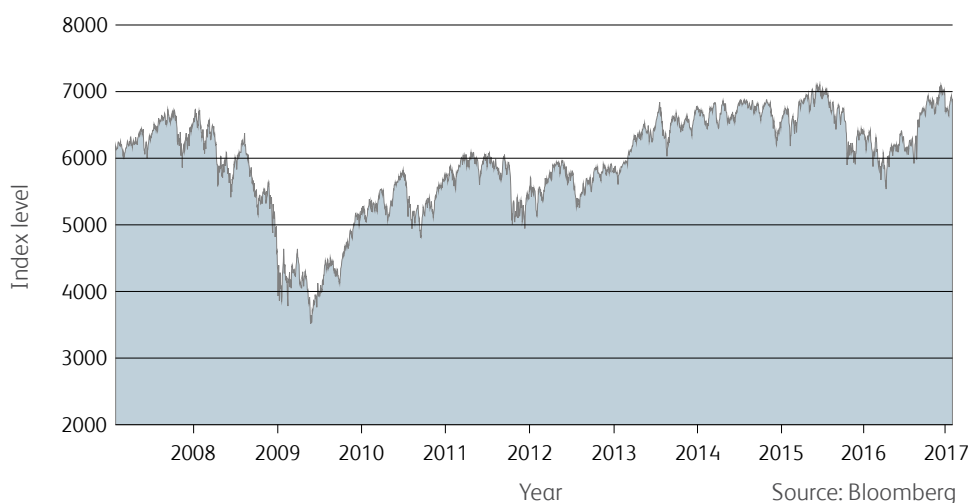
Capital is at risk if the FTSE 100 Index closes below 60% of its Initial Index Level on the Investment End Date.

For a copy of the brochure and full Terms and Conditions, call **020 3100 8880** or visit **www.wcgplc.co.uk/wcsi**

This document has been approved as a Financial Promotion for Professional Advisers only in accordance with Section 21 of the Financial Services and Markets Act 2000 by Walker Crips Stockbrokers Limited (WCSB), which is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority, 25 North Colonnade, Canary Wharf, London E14 5HS. FCA Registration Number: 226344. The Plan is managed by Walker Crips Structured Investments which is a trading name of Walker Crips Stockbrokers Limited. Registered Office: Finsbury Tower, 103–105 Bunhill Row, London EC1Y 8LZ, United Kingdom.

Counterparty is HSBC Bank plc

Historical FTSE 100 Index Performance



Index Levels

This graph indicates the FTSE 100 Index performance over the past 10 years. The Initial Index Level for the Plan will be set as the Closing Level of the FTSE 100 Index on the 24 February 2017.

The Index can fall as well as rise and past performance is not a reliable indicator of future performance.

Where is the Final Index Level in relation to the Initial Index Level? %	Capital return %	Capital reduction %
+10	100	0
No change	100	0
-40	100	0
-41	59	41
-55	45	55
-75	25	75

Capital at risk barrier

At maturity, if the FTSE 100 Index is below 60% of its Initial Index Level, Initial Capital will be reduced by 1% for every 1% the Initial Index Level is below the Final Index Level.

This table below illustrates the amount of income that you will receive based on example investment amounts.

Back testing

FTSE 100 Index performance	Percentage outcome*
Year 5. Full return of Capital The Index closed at or above 60% of its Initial Index Level.	99.96%
Year 5. Loss of Capital The Index closed below 60% of its Initial Index Level.	0.04%

Notes to historical performance

Performance based on a rolling basis data range since 1984.

*Percentage outcome reflects the number of occurrences where the performance of the Index would have triggered full return of capital or loss of capital.

The results of historical back testing should be treated with caution. Back testing is not a reliable indicator of future performance and is simulated on the assumption that the same economic conditions existed and the same product terms had been offered throughout the back testing period.

'FTSE', 'FT-SE' and 'Footsie™' are trade marks jointly owned by London Stock Exchange PLC and The Financial Times Limited and are used by FTSE International Limited under licence. The FTSE 100 Index is calculated by FTSE International Limited. FTSE International Limited does not sponsor, endorse or promote this product and is not in any way connected to it and does not accept any liability in relation to its issue, operation and trading. All copyright in the index values and constituent list vests in FTSE International Limited.