

Fixed Income Plan (Issue 15)

Plan Summary

The Fixed Income Plan provides you with quarterly payments of 1% of your Initial Investment throughout the six year Investment Term (equivalent to 4% of your Initial Investment per annum).

Your income payments are fixed and will not be affected by the performance of the FTSE 100 Index during the Investment Term.

Income payments will be paid by the Issuer, HSBC Bank plc, to the Plan Manager, Walker Crips, on or before the 6th of each July, October, January and April (or the following business day if the 6th is not a business day). Income payments will be either retained on your Walker Crips account or paid into your nominated bank account depending on which option you have chosen.

The risk to your Capital

The return of your Initial Investment at the end of the Investment Term will depend on the performance of the FTSE 100 Index between its Initial Index Level and its Final Index Level.

If the Final Index Level is **at or above 60% of the Initial Index Level**, your Initial Investment will be repaid to you.

If the Final Index Level is **below 60% of the 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.

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

6 April 2018

INVESTMENT END DATE

8 April 2024

INVESTMENT TERM

Six years

INCOME

Paid to the Plan Manager on or before the 6th of each July, October, January and April

UNDERLYING INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level on 6 April 2018
FTSE 100 Index: 7183.64

FINAL INDEX LEVEL

Closing Level on 8 April 2024

PLAN MANAGER

Walker Crips Structured Investments

RISK TO INITIAL INVESTMENT

Where the Final Index Level closes below 4310.18 on 8 April 2024

COUNTERPARTY RISK

The counterparty for this Plan is HSBC Bank plc. If HSBC Bank plc 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

UNDERLYING SECURITIES ISIN

GB00BG0P0841