

Fixed Income Plan

Issue 8

Plan Summary

The Fixed Income Plan provides you with quarterly payments of 1.00% of your Initial Capital every three months for a five year period.

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 into your Walker Crips account, 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 will be either retained on your Walker Crips account or paid into your bank account depending on which option you have chosen.

The risk to your Capital

The return of your Initial Capital at the end of the five year 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, you will receive 100% of your Initial Capital.

If, however, the Final Index Level is below 60% of the Initial Index Level your Initial Capital will be reduced by 1% for every 1% the Final Index Level is below the Initial Index Level.

Capital Return

Return of Capital, less any reduction if applicable, will be applied to your Walker Crips Account within 10 business days of the Investment End Date, subject to timely receipt of maturity proceeds from the Issuer.

INVESTMENT START DATE

24 February 2017

INVESTMENT END DATE

24 February 2022

INVESTMENT TERM

Five years

INCOME

Paid to the Plan Manager 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

UNDERLYING INDEX

FTSE 100 Index

INITIAL INDEX LEVEL

Closing Level on 24 February 2017
FTSE 100 Index: 7243.70

60% OF THE INITIAL INDEX LEVEL

FTSE 100 Index: 4346.22

FINAL INDEX LEVEL

Closing Level on 24 February 2022

PLAN MANAGER

Walker Crips Structured Investments

CAPITAL AT RISK

Where the Final Index Level closes below 4346.22 on 24 February 2022

COUNTERPARTY RISK

The counterparty for this Plan is HSBC Bank plc. If HSBC Bank plc were to fail, e.g. 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

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