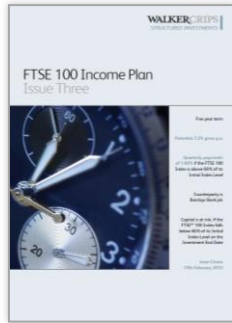


FTSE 100 Income Plan Issue Three



The **FTSE 100 Income Plan Issue Three** has been designed to provide you with the potential to receive income payments, fixed at 1.80% of your initial investment, every three months over a five year term.

FTSE 100 Income Plan aims to provide you with the potential to receive a fixed quarterly income payment of 1.80% of your initial investment, every three months, for five years.

On each quarterly observation date, you will receive an income payment of **1.80%** provided that the FTSE 100 Index is at or above **3561.078** (60% of the Initial Index Level).

Conditional Capital Protection at Maturity

At maturity, you will receive your Initial Capital back in full if the FTSE 100 Index is at or above 60% of its Initial Index Level (3561.078) on the Investment End Date (24th February 2017).

Where the Final Index is below **3561.078** (60% of the Initial Index Level) on the Investment End Date, there will be a capital reduction.

This capital reduction (if any), will be determined by the Final Index Level. Capital will be reduced by 1% for every 1% the Final Index Level is below the Initial Index Level (and part thereof).

Capital Return

You will normally receive your initial capital back with any returns from the Plan and less any capital reduction, if any, approximately 14 business days after the end of the Investment Term or anniversary date, subject to timely receipt of maturity proceeds from the Issuer.

Investment Start Date

24th February 2012

Investment Term

Five years

Investment End Date

24th February 2017

Underlying Index

FTSE 100 Index

Initial Index Level

Closing Level on 24th February 2012

FTSE 100 Index: **5935.13**

Observation Dates

	February	May	August	November
2012	-	24th	24th	26th
2013	25th	24th	26th	25th
2014	24th	26th	25th	24th
2015	24th	25th	24th	24th
2016	24th	24th	24th	24th
2017	24th	-	-	-

Final Index Level

Closing Level on 24th February 2017

Capital at Risk

Where the Final Index Level closes below **3561.078** on 24th February 2017

Plan Manager

Walker Crips Structured Investments

Counterparty

Barclays Bank plc

If you require a copy of the full brochure and terms & conditions for your records, please contact client services on 020 3100 8880, wcsi@wgcplc.co.uk, or contact your Financial Adviser