



# UK Product Summary

13 February 2026

For Professional Advisers and Eligible Counterparties only

ISSUER	PLAN NAME	LINKED TO	KEY DATES	PRODUCT PROFILE	PRODUCT DETAILS
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## DEPOSIT

Société Générale	<b>Transatlantic Titans Kick Out Deposit Plan – Issue 3</b>	BP PLC, AstraZeneca PLC, Amazon.com Inc., NVIDIA Corp	Deposit Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Deposit Start Date:	05 Feb 2026 09 Mar 2026 23 Mar 2026 23 Mar 2026 30 Mar 2026 07 Apr 2026	<b>Investment Structure:</b> Deposit - ISIN: OLCRE <b>Term:</b> 6 years & 1 week <b>Interest Rate:</b> 10.00% p.a. if on any annual Observation date, starting at year 3, the Underlying Stocks are at or above the relevant Kick Out Levels. <b>Capital Protection:</b> 100% Capital Protected, subject to Deposit Taker risk	<b>BROCHURE</b>
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## PLAN

Goldman Sachs	<b>Defensive Step-Down Kick Out Plan – Issue 1</b>	S&P 500  Euro Stoxx 50	Plan Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Issue Date:	06 Feb 2026 24 Mar 2026 07 Apr 2026 07 Apr 2026 14 Apr 2026 28 Apr 2026	<b>Investment Structure:</b> Securities - ISIN: XS3203231777 <b>Term:</b> 5 years & 2 weeks <b>Investment Return:</b> 8.00% p.a. if on any annual Observation date, starting at year 2, the Underlying Indices are at or above the relevant knockout levels. <b>Capital Protection:</b> Initial capital will be returned provided the Underlying Indices are at or above 65% of their initial strike level at maturity.	<b>BROCHURE</b>
Morgan Stanley	<b>FTSE CSDI Kick Out Plan – Issue 1</b>	FTSE™ CSDI Index	Plan Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Issue Date:	16 Jan 2026 06 Mar 2026 20 Mar 2026 20 Mar 2026 27 Mar 2026 14 Apr 2026	<b>Investment Structure:</b> Securities - ISIN: XS3242848268 <b>Term:</b> 8 years & 1 week <b>Investment Return:</b> 8.70% p.a. if on any annual Observation date, starting at year 1, the Underlying index is at or above the relevant knockout level. <b>Capital Protection:</b> Initial capital will be returned provided the Underlying Index is at or above 65% of their initial strike level at maturity.	<b>BROCHURE</b>
Morgan Stanley	<b>UK and US Monthly Fixed Income Plan – Issue 7</b>	FTSE™ 100 Index  S&P 500 Index	Plan Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Issue Date:	04 Dec 2025 06 Feb 2026 20 Feb 2026 20 Feb 2026 27 Feb 2026 13 Mar 2026	<b>Investment Structure:</b> Securities - ISIN: XS3211881688 <b>Term:</b> 6 years & 2 weeks <b>Investment Return:</b> 0.50% per month fixed coupon, irrespective of the performance of the Underlying Indices (6.00% p.a.) <b>Capital Protection:</b> Initial capital will be returned provided the Underlying Indices are at or above 65% of their initial strike level at maturity.	<b>BROCHURE</b>