



UK Product Summary

13 February 2026

For Professional Advisers and Eligible Counterparties only

| ISSUER | PLAN NAME | LINKED TO | KEY DATES | PRODUCT PROFILE | | PRODUCT DETAILS |
|------------------|--|---|---|--|---|--------------------------|
| DEPOSIT | | | | | | |
| Société Générale | Transatlantic Titans Kick Out Deposit Plan – Issue 3 | 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 | Investment Structure: Deposit - ISIN: OLCRE Term: 6 years & 1 week Interest Rate: 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. Capital Protection: 100% Capital Protected, subject to Deposit Taker risk | BROCHURE |
| PLAN | | | | | | |
| Goldman Sachs | Defensive Step-Down Kick Out Plan – Issue 1 | 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 | Investment Structure: Securities - ISIN: XS3203231777 Term: 5 years & 2 weeks Investment Return: 8.00% p.a. if on any annual Observation date, starting at year 2, the Underlying Indices are at or above the relevant kickout levels. Capital Protection: Initial capital will be returned provided the Underlying Indices are at or above 65% of their initial strike level at maturity. | BROCHURE |
| Morgan Stanley | FTSE CSDI Kick Out Plan – Issue 1 | 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 | Investment Structure: Securities - ISIN: XS3242848268 Term: 8 years & 1 week Investment Return: 8.70% p.a. if on any annual Observation date, starting at year 1, the Underlying index is at or above the relevant kickout level. Capital Protection: Initial capital will be returned provided the Underlying Index is at or above 65% of their initial strike level at maturity. | BROCHURE |
| Morgan Stanley | UK and US Monthly Fixed Income Plan – Issue 7 | 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 | Investment Structure: Securities - ISIN: XS3211881688 Term: 6 years & 2 weeks Investment Return: 0.50% per month fixed coupon, irrespective of the performance of the Underlying Indices (6.00% p.a.) Capital Protection: Initial capital will be returned provided the Underlying Indices are at or above 65% of their initial strike level at maturity. | BROCHURE |