



UK Product Summary

02 October 2026

For Professional Advisers and Eligible Counterparties only

ISSUER	PLAN NAME	LINKED TO	KEY DATES		PRODUCT PROFILE	PRODUCT DETAILS
DEPOSIT						
Société Générale	Memory Knock Out Deposit Plan	Lloyds Banking Group PLC Anglo American PLC AstraZeneca PLC	Deposit Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Deposit Start Date:	17 Sep '26 09 Oct '26 23 Oct '26 23 Oct '26 30 Oct '26 06 Nov '26	Investment Structure: Deposit - ISIN: OOMZQ Term: 5 years & 1 week Interest Rate: 0.835% for every month the plan has been running (10.02% p.a.), If on any monthly observation date, starting from year 2, the Underlying Stocks (Lloyds Banking Group PLC, Anglo American PLC and AstraZeneca PLC) are at or above the Knock-Out Trigger Level. Capital Protection: 100% Capital Protected, subject to Deposit Taker risk	BROCHURE
Goldman Sachs	Callable Growth Deposit Plan – Issue 30	FTSE™ 100 Index	Deposit Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Deposit Start Date:	04 Sep '26 09 Oct '26 23 Oct '26 23 Oct '26 30 Oct '26 06 Nov '26	Investment Structure: Deposit - ISIN: GS00SD002314 Term: 6 years & 1 week Interest Rate: 8.00% per annum (2.00% per quarter) paid if the Deposit Taker ‘calls’ the product on any observation date prior to its maturity date. Participation Rate: 300% Participation in the growth of the FTSE™ 100 Index at maturity Capital Protection: 100% Capital Protected, subject to Deposit Taker risk	BROCHURE
Goldman Sachs	FTSE Fixed Income Deposit Plan - Issue 2	FTSE™ 100 Index	Deposit Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Deposit Start Date:	04 Sep '26 09 Oct '26 23 Oct '26 23 Oct '26 30 Oct '26 06 Nov '26	Investment Structure: Deposit - ISIN: GS00SD002322 Term: 6 years & 1 week Interest Rate: 0.3917% per month (4.7004% p.a.), irrespective of the performance of the Underlying Index (FTSE 100). If the Underlying Index is above the initial starting level at maturity, then an additional 0.50% is paid. Capital Protection: 100% Capital Protected, subject to Deposit Taker risk	BROCHURE
Goldman Sachs	Fixed Growth FTSE Deposit Plan – Issue 3	FTSE™ 100 Index	Deposit Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Deposit Start Date:	21 Aug '26 21 Sep '26 05 Oct '26 05 Oct '26 12 Oct '26 19 Oct '26	Investment Structure: Deposit - ISIN: GS00SD002280 Term: 6 years & 1 week Interest Rate: 35.15% return at maturity, if the Underlying Index (FTSE 100) remains above 80% of its initial start level. Minimum return of 17.00% if the Underlying Index is below this threshold. Capital Protection: 100% Capital Protected, subject to Deposit Taker risk	BROCHURE



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ISSUER	PLAN NAME	LINKED TO	KEY DATES		PRODUCT PROFILE	PRODUCT DETAILS
SECURITY						
Scotiabank	FTSE 100 Monthly Fixed Income Plan	FTSE™ 100 Index	Plan Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Issue Date:	18 Sep '26 29 Oct '26 12 Nov '26 12 Nov '26 19 Nov '26 03 Dec '26	Investment Structure: Securities - ISIN: XS3486338992 Term: 6 years & 2 weeks Investment Return: 0.50% per month fixed coupon, irrespective of the performance of the Underlying Index. (6.00% p.a.). Capital Protection: Initial capital will be returned provided the Underlying Index is at or above 65% of their initial strike level at maturity.	BROCHURE
Scotiabank	FTSE 100 Defensive Step Down Kick Out Plan	FTSE™ 100 Index	Plan Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Issue Date:	18 Sep '26 29 Oct '26 12 Nov '26 12 Nov '26 19 Nov '26 03 Dec '26	Investment Structure: Securities - ISIN: XS3485970860 Term: 6 years & 1 week Investment Return: 6.70% p.a. if on any annual Observation date, starting at year 2, 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 60% of their initial strike level at maturity.	BROCHURE
Citi	US & Europe Defensive Step Down Kick Out Plan – Issue 4	S&P 500 Eurostoxx 50 Index	Plan Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Issue Date:	01 Sep '26 09 Oct '26 23 Oct '26 23 Oct '26 30 Oct '26 04 Nov '26	Investment Structure: Securities - ISIN: XS3403856670 Term: 5 years & 2 weeks Investment Return: 8.85% p.a. if on any annual Observation date, starting at year 2, the Underlying Indices are 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
Citi	The 10:10 Plan - Issue 86	FTSE™ CSDI Index	Plan Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Issue Date:	27 Aug '26 25 Sep '26 09 Oct '26 09 Oct '26 16 Oct '26 02 Nov '26	Investment Structure: Securities - ISIN: Option 1: XS3403997573 Option 2: XS3403997060 Term: 10 years & 2 weeks Investment Return: Option 1: 8.00% p.a. For each year the Plan runs (paid gross) Option 2: 9.20% p.a. For each year the Plan runs (paid gross) Capital Protection: Initial capital will be returned provided the Underlying Index is at or above 70% of their initial strike level at maturity.	BROCHURE