UK Product Summary
05 October 2026

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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UK Product Summary
05 October 2026

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**

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