UK Product Summary
23 October 2026

ISSUER	PLAN NAME	LINKED TO	KEY DATES		PRODUCT PROFILE	PRODUCT DETAILS
DEPOSIT						
RBC	**FTSE 100 Defensive Step Down Kick Out Deposit Plan – Issue 4**	FTSE™ 100 Index	Deposit Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Deposit Start Date:	06 Oct '26 06 Nov '26 20 Nov '26 20 Nov '26 27 Nov '26 11 Dec '26	**Investment Structure:** Deposit - **ISIN**: UKX-CRC-29NOV32 **Term**: 6 years & 2 weeks **Interest Rate:** 6.50% p.a. if on any annual Observation date, starting at year 4, the Underlying Index is at or above the relevant kickout levels. **Kick Out Levels are:** Year 4: 100% of initial index level Year 5: 95% of initial index level Year 6: 85% of initial index level **Capital Protection**: 100% Capital Protected, subject to Deposit Taker risk	**BROCHURE**
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 Kick Out Levels. **Kick Out Levels are:** Year 2: 100% of initial index level Year 3: 100% of initial index level Year 4: 95% of initial index level Year 5: 85% of initial index level Year 6: 75% of initial index 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**

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