UK Product Summary
26 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**

IDAD Limited is Authorised and Regulated by the Financial Conduct Authority FCA FRN 740499. For Professional Advisers and Eligible Counterparties only. This material should be read and understood along with the Issuer's Term Sheet, which is available on request. All rights reserved. No part of this publication may be reproduced, copied or distributed without the prior permission in writing of IDAD. Returns from the structured products are at risk in the event of any of the institutions who provide securities for these products default on their financial obligations. London Office: 14 Austin Friars, London, EC2N 2HE. Head Office: 2 Rotherbrook Court, Bedford Road, Petersfield, Hampshire. GU32 3QG. Tel: 01730 263943. Email: enquiries@idad.com. Registered Office: Stag Gates House, 63/64 The Avenue, Southampton, Hants, SO17 1XS.