UK Product Summary
25 November 2026

For Professional Advisers and Eligible Counterparties only

ISSUER	PLAN NAME	LINKED TO	KEY DATES		PRODUCT PROFILE	PRODUCT DETAILS
DEPOSIT						
Goldman Sachs	**Callable Growth Deposit Plan – Issue 31**	FTSE™ 100 Index	Deposit Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Deposit Start Date:	12 Nov '26 27 Nov '26 11 Dec '26 11 Dec '26 18 Dec '26 07 Jan '27	**Investment Structure:** Deposit - **ISIN**: GS00SD002538 **Term**: 6 years & 1 week **Interest Rate:** 8.50% per annum (2.125% 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**
SECURITY						
Crédit Agricole	**Memory Income Kick Out Plan**	FTSE™ 100 Index Eurostoxx 50	Plan Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Issue Date:	25 Nov '26 08 Jan '27 22 Jan '27 22 Jan '27 29 Jan '27 12 Feb '27	**Investment Structure:** Securities - **ISIN**: XS3441471912 **Term**: 6 years & 2 weeks **Investment Return:** 0.6833% per month (8.20% p.a.), payable if both Underlying Indices (FTSE 100 and Euro Stoxx 50) are at or above 80% of their respective Initial Strike Levels, with missed payments accumulated through the memory feature. The Plan kicks out annually from Year 2 if both Underlying Indices are at or above their respective Kick-Out Levels. **Kick Out Levels are:** End of Year 2: 105% of initial index level End of Year 3: 100% of initial index level End of Year 4: 100% of initial index level End of Year 5: 100% of initial index level **Capital Protection**: Initial capital will be returned provided the Underlying Indices are at or above 60% of their initial strike level at maturity.	**BROCHURE**
Scotiabank	**FTSE 100 Defensive Step Down Kick Out Plan – Issue 2**	FTSE™ 100 Index	Plan Opening Date: ISA transfer deadline date: Cheque application deadline: All other application deadlines: Strike Date: Issue Date:	19 Nov '26 23 Dec '26 06 Jan '27 06 Jan '27 13 Jan '27 20 Jan '27	**Investment Structure:** Securities - **ISIN**: XS3548320038 **Term**: 6 years & 1 week **Investment Return:** 7.30% 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 65% of their initial strike level at maturity.	**BROCHURE**

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