

Current plans - at a glance

	Term	Potential Return (annualised)	Capital at Risk Barrier	Income Trigger	Growth / Kick-Out Trigger	Expected Tax Treatment	Earliest Potential Maturity
Investment Plans: GROWTH (capital at risk)							
hop 3Y Tech Stock Basket Growth Plan (CIBC39)	3 years	12.33%	50%	N/A	50%	CGT	Year 3
hop 10Y Fixed Growth Rec callable Plan (CIBC37)	10 years	7.50%	n/a	N/A	Issuer discretion	Income Tax	Year 2
hop 5Y UK & Europe 70 Step-Down Kickout Plan (CIBC33)	5 years	8.80%	65%	N/A	Y2: 100% Y3: 90% Y4: 80% Y5: 70%	CGT	Year 2
hop 6Y UK, Europe & US Defensive Step-down Kickout Plan (CIBC34)	6 years	10%	65%	N/A	Y2: 100% Y3: 90% Y4: 80% Y5: 70% Y6: 65%	CGT	Year 2
hop 5Y UK & US 85 Step-Down Kickout Plan (CIBC35)	5 years	10%	65%	N/A	Y2: 100% Y3: 100% Y4: 95% Y5: 85%	CGT	Year 2
Investment Plans: INCOME (capital at risk)							
hop 2Y Tech Stock Basket Monthly Fixed Income Plan (CIBC38)	2 years	10.02%	50%	N/A	N/A	Income Tax	Year 2
hop 7Y US & Europe Monthly Conditional Income 80 Kickout Plan (CIBC36)	7 years	9.36%	65%	80%	100%	Income Tax	Year 2
	Term	Potential Return (annualised)	Income Trigger	Growth / Kick-Out Trigger	Minimum Payout	Expected Tax Treatment	Earliest Potential Maturity
Deposit Plans: GROWTH (capital protected)							
hop 5Y 3 Stock Lock In Deposit Plan (SG40)	5 years	8%	N/A	95% 85% 75%	100%	Income Tax	Year 2

hop 5Y UK Defensive 85 Step-Down Kickout Plan (CIBC31)

Potential return of **8% p.a.** and early maturity, if the FTSE 100 closes at or above a reducing percentage of its Start Level on annual dates from year 2. Otherwise return paid at maturity if FTSE 100 closes at or above 65% of its Start Level.

Type of product:	Growth	Term:	5 years
Underlying:	FTSE 100 Index	Counterparty:	CIBC
Return:	8% p.a. (paid at maturity)	Summary Risk Indicator:	4
Kick Out Barrier:	Y2: 105% Y3: 100% Y4: 95% Y5: 85%	Closing date:	12 Jun 2026
Capital at Risk Barrier:	65% European		

hop 6Y Fixed Growth Recallable Deposit Plan (SG38)

Fixed, lump-sum interest equal to **5% p.a.** for each year that's passed since the Start Date, paid either when the Recall Feature is triggered, or at maturity.

Type of product:	Growth	Term:	6 years
Underlying:	N/A	Counterparty:	Societe Generale
Return:	5% p.a.	Summary Risk Indicator:	1
Maximum Return:	30%	Closing date:	12 Jun 2026
Capital at risk?	No		

hop 10Y Fixed Growth Bonus Recallable Deposit Plan (SG39)

Fixed, lump-sum interest equal to **7.50% p.a.** for each year that's passed since the Start Date, paid if the Recall Feature is triggered. Otherwise, fixed lump-sum interest of 60.00% (**6.00% p.a.**) paid at maturity.

Type of product:	Growth	Term:	10 years
Underlying:	N/A	Counterparty:	Societe Generale
Return:	Max: 7.50% p.a. Min: 6.00% p.a. (paid at maturity)	Summary Risk Indicator:	1
Maximum Return:	7.50% p.a.	Closing date:	12 Jun 2026
Capital at risk?	No		

hop 5Y UK Defensive 65 Step-Down Kickout Plan (CIBC32)

Potential return of **7.15% p.a.** and early maturity, if the FTSE 100 closes at or above a reducing percentage of its Start Level on annual dates from year 2. Otherwise return paid at maturity if FTSE 100 closes at or above 65% of its Start Level.

Type of product:	Growth	Term:	5 years
Underlying:	FTSE 100 Index	Counterparty:	CIBC
Return:	7.15% p.a. (paid at maturity)	Summary Risk Indicator:	4
Kick Out Barrier:	Y2: 105% Y3: 100% Y4: 95% Y5: 65%	Closing date:	12 Jun 2026
Capital at Risk Barrier:	65% European		

hop 5Y 3 Stock Lock In Deposit Plan (SG40)

Fixed, lump-sum interest equal to **8% p.a.** for each year that's passed since the Start Date, paid once all three stocks close above the Lock In Barrier. Otherwise, no interest is paid.

Type of product:	Growth	Term:	5 years
Underlying:	Tesla Inc, Nestle SA, Nike Inc	Counterparty:	Societe Generale
Return:	8% p.a.	Summary Risk Indicator:	2
Maximum Return:	8% p.a.	Closing date:	15 Jun 2026
Capital at risk?	No		

hop 5Y UK & Europe 70 Step-Down Kickout Plan (CIBC33)

Potential return of **8.80% p.a.** and early maturity, if both the FTSE 100 and EURO STOXX 50 close at or above a reducing percentage of their Start Levels on annual dates from year 2. Otherwise, return paid at maturity if both indexes close at or above 70% of their Start Levels.

Type of product:	Growth	Term:	5 years
Underlying:	FTSE 100 Index and EURO STOXX 50 Index	Counterparty:	CIBC
Return:	8.80% p.a. (paid at maturity)	Summary Risk Indicator:	5
Kick Out Barrier:	Y2: 100% Y3: 90% Y4: 80% Y5: 70%	Closing date:	23 Jun 2026
Capital at Risk Barrier:	65% European		

hop 6Y UK, Europe & US Defensive Step-down Kickout Plan (CIBC34)

Potential return of **10% p.a.** and early maturity, if the FTSE 100 EURO STOXX 50 and S&P 500 all close at or above a reducing percentage of their Start Levels on annual dates from year 2. Otherwise, return paid at maturity if all indexes close at or above 65% of their Start Levels.

Type of product:	Growth	Term:	6 years
Underlying:	FTSE 100 Index, S&P 500 Index & EURO STOXX 50 Index	Counterparty:	CIBC
Return:	10% p.a. (paid at maturity)	Summary Risk Indicator:	5
Kick Out Barrier:	Y2: 100% Y3: 90% Y4: 80% Y5: 70% Y6: 65%	Closing date:	23 Jun 2026
Capital at Risk Barrier:	65% European		

hop 5Y UK & US 85 Step-Down Kickout Plan (CIBC35)

Potential return of **10% p.a.** and early maturity, if both the FTSE 100 and S&P 500 close at or above a reducing percentage of their Start Levels on annual dates from year 2. Otherwise, return paid at maturity if both indexes close at or above 85% of their Start Levels.

Type of product:	Growth
Underlying:	FTSE 100 Index and S&P 500 Index
Return:	10% p.a. (paid at maturity)
Kick Out Barrier:	Y2: 100% Y3: 100% Y4: 95% Y5: 85%
Capital at Risk Barrier:	65% European

Term:	5 years
Counterparty:	CIBC
Summary Risk Indicator:	5
Closing date:	23 Jun 2026

hop 7Y US & Europe Monthly Conditional Income 80 Kickout Plan (CIBC36)

Potential monthly income of 0.78% (**9.36% p.a.**), paid if the S&P 500 and EURO STOXX 50 close at or above 80% of their Start Levels. The plan will also mature early if both indexes close at or above 100% of their Start Levels on annual dates from the second year onwards.

Type of product:	Income
Underlying:	EURO STOXX 50 Index and S&P 500 Index
Income:	0.78% a month (9.36% p.a.)
Income Barrier:	80%
Kick Out Barrier:	100% from Y2 onwards
Capital at Risk Barrier:	65% European

Term:	7 years
Counterparty:	CIBC
Summary Risk Indicator:	4
Closing date:	26 Jun 2026

hop 10Y Fixed Growth Recallable Plan (CIBC37)

Fixed, lump-sum return equal to **7.50% p.a.** for each year that's passed since the Start Date, paid when the plan matures. Recallable by the Issuer on an annual dates from year two onwards.

Type of product:	Growth
Underlying:	N/A
Return:	7.50% p.a.
Maximum Return:	75.00%
Capital at Risk Barrier:	N/A

Term:	10 years
Counterparty:	CIBC
Summary Risk Indicator:	1
Closing date:	01 Jul 2026

hop 2Y Tech Stock Basket Monthly Fixed Income Plan (CIBC38)

Fixed monthly income of 0.835% (**10.02% p.a.**). Capital at risk if any of the Underlying Shares (Nvidia, Alphabet, Amazon.com) close below 50% of their Start Levels at maturity.

Type of product:	Income
Underlying:	Nvidia Corp, Alphabet Inc, Amazon.com Inc
Income:	0.835% a month (10.02% p.a.)
Income Barrier:	Income paid regardless of performance
Kick Out Barrier:	n/a
Capital at Risk Barrier:	50% European

Term:	2 years
Counterparty:	CIBC
Summary Risk Indicator:	6
Closing date:	13 Jul 2026

hop 3Y Tech Stock Basket Growth Plan (CIBC39)

Potential return of 37% (**12.33% p.a.**), paid if all the Underlying Shares (Microsoft, Alphabet, Amazon.com) close at or above 50% of their Start Levels

at maturity. Otherwise capital at risk.

Type of product:	Growth
Underlying:	Nvidia Corp, Alphabet Inc, Amazon.com Inc
Return:	37%
Capital at Risk Barrier:	50% European

Term:	3 years
Counterparty:	CIBC
Summary Risk Indicator:	6
Closing date:	13 Jul 2026