

## 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
<b>Investment Plans: GROWTH (capital at risk)</b>							
hop 5Y UK & Europe 65 Step-Down Kickout Plan (CIBC25)	5 years	9%	65%	N/A	100%   95%   90%   65%	CGT	Year 2
hop 5Y UK Defensive 65 Step-Down Kickout Plan (CIBC22)	5 years	6.75%	65%	N/A	105%   100%   95%   65%	CGT	Year 2
hop 5Y UK Defensive 85 Step-Down Kickout Plan (CIBC23)	5 years	7.75%	65%	N/A	105%   100%   95%   85%	CGT	Year 2
<b>Investment Plans: INCOME (capital at risk)</b>							
hop 5Y UK Monthly Fixed Income Plan (CIBC27)	5 years	5.88%	65%	Income paid regardless of performance	N/A	Income Tax	Year 5

	Term	Potential Return (annualised)	Income Trigger	Growth / Kick-Out Trigger	Minimum Payout	Expected Tax Treatment	Earliest Potential Maturity
<b>Deposit Plans: GROWTH (capital protected)</b>							
hop 5Y UK Defensive Step-down Kickout Deposit Plan (SG37)	5 years	5.75%	N/A	105%   100%   95%   85%	+0%	Income Tax	Year 2

## hop 5Y UK Defensive 65 Step-Down Kickout Plan (CIBC22)

Potential return of **6.75% 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.

<b>Type of product:</b>	Growth	<b>Term:</b>	5 years
<b>Underlying:</b>	FTSE 100 Index	<b>Counterparty:</b>	CIBC
<b>Return:</b>	6.75% p.a. (paid at maturity)	<b>Summary Risk Indicator:</b>	4
<b>Kick Out Barrier:</b>	Y2: 105%   Y3: 100%   Y4: 95%   Y5: 65%	<b>Closing date:</b>	24 Apr 2026
<b>Capital at Risk Barrier:</b>	65% European		

## hop 5Y UK Defensive 85 Step-Down Kickout Plan (CIBC23)

Potential return of **7.75% 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.

<b>Type of product:</b>	Growth	<b>Term:</b>	5 years
<b>Underlying:</b>	FTSE 100 Index	<b>Counterparty:</b>	CIBC
<b>Return:</b>	7.75% p.a. (paid at maturity)	<b>Summary Risk Indicator:</b>	4
<b>Kick Out Barrier:</b>	Y2: 105%   Y3: 100%   Y4: 95%   Y5: 85%	<b>Closing date:</b>	24 Apr 2026
<b>Capital at Risk Barrier:</b>	65% European		

## hop 5Y UK & Europe 65 Step-Down Kickout Plan (CIBC25)

Potential return of **9% 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 65% of their Start Levels.

<b>Type of product:</b>	Growth	<b>Term:</b>	5 years
<b>Underlying:</b>	FTSE 100 Index and EURO STOXX 50 Index	<b>Counterparty:</b>	CIBC
<b>Return:</b>	9% p.a. (paid at maturity)	<b>Summary Risk Indicator:</b>	5
<b>Kick Out Barrier:</b>	Y2: 100%   Y3: 95%   Y4: 90%   Y5: 65%	<b>Closing date:</b>	01 May 2026
<b>Capital at Risk Barrier:</b>	65% European		

## hop 5Y UK Monthly Fixed Income Plan (CIBC27)

Fixed monthly income of 0.49% (**5.88% p.a.**). Capital at risk if the FTSE 100 closes below 65% of its Start Level at maturity.

<b>Type of product:</b>	Income
<b>Underlying:</b>	FTSE 100 Index
<b>Income:</b>	0.49% a month (5.88% p.a.)
<b>Income Barrier:</b>	Income paid regardless of performance
<b>Kick Out Barrier:</b>	n/a
<b>Capital at Risk Barrier:</b>	65% European

<b>Term:</b>	5 years
<b>Counterparty:</b>	CIBC
<b>Summary Risk Indicator:</b>	3
<b>Closing date:</b>	07 May 2026

## hop 5Y UK Defensive Step-down Kickout Deposit Plan (SG37)

Opportunity of a return equal to **5.75% p.a.** and early maturity depending on the performance of the FTSE 100.

<b>Type of product:</b>	Growth
<b>Underlying:</b>	FTSE 100 Index
<b>Return:</b>	5.75% p.a.
<b>Kick Out Barrier:</b>	105%   100%   95%   85%
<b>Capital at risk?</b>	No

<b>Term:</b>	5 years
<b>Counterparty:</b>	Societe Generale
<b>Summary Risk Indicator:</b>	2
<b>Closing date:</b>	08 May 2026