

FOR ADVISER USE ONLY, NOT TO BE PRESENTED TO RETAIL INVESTORS

# Hop 10Y Fixed Growth Bonus Recallable Plan (CIBC07)

January 2026 | CIBC07 | XS3271140777

**ISA transfers by:** 27 Jan 26  
**Other applications by:** 06 Feb 26

**Start Date:** 13 Feb 26  
**Recall Dates:** Every three months from  
 28 Feb 28 to 27 Nov 35, inclusive  
**Final Maturity Date:** 27 Feb 36

**Lump sum return equal to 7.80% p.a. if recalled early, or 6.30% p.a. if no recall. Recallable by the Issuer on quarterly dates from year two onwards.**

<b>Issuer</b>	CIBC (AA- Fitch, A2 Moody's, A- S&P)
<b>Start Date</b>	13 Feb 26
<b>Final Maturity Date</b>	27 Feb 36
<b>Return</b>	Either: 7.80% p.a. if recalled early, or 6.30% p.a. if not recalled, paid as a lump sum at maturity
<b>Recallable Feature</b>	Annually from year 2 (at discretion of Issuer)
<b>Capital at risk</b>	N/A
<b>Expected tax</b>	Income Tax
<b>Min investment</b>	£3,000
<b>SRI</b>	1
<b>Listing</b>	London Stock Exchange

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## Target Market

<b>Client type</b>	Retail			
<b>Ability to bear loss</b>	No			
<b>Return required</b>	Growth			
<b>Investment horizon</b>	Long term (10 years)			
<b>Distribution</b>		Basic	Informed	Sophisticated
	Advised	Neutral	Y	Y
	Non-advised	Neutral	Y	Y

Please see 'intended retail investor' in the KID for a complete description of the Issuer's target market for this Plan.

## Value Assessment

This Plan has passed our value assessment. For more information on the process we follow to assess fair value, please [click here](#).

## Simulated Performance

Data sampling period	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
	07 JAN 06 – 07 JAN 26	07 JAN 01 – 07 JAN 26
Recalled Y2	91.69%	63.21%
Recalled Y3	8.31%	7.31%
Recalled Y4	0.00%	6.53%
Recalled Y5	0.00%	6.58%
Recalled Y6	0.00%	6.39%
Recalled Y7	0.00%	5.38%
Recalled Y8	0.00%	1.32%
Recalled Y9	0.00%	0.00%
Matured in Y10	0.00%	3.28%

Source: Future Value Consultants, 07 Jan 26. This simulated performance is provided for illustration purposes only and is not a reliable indicator of the future returns or risks of this Plan. Further simulations, including forward-looking simulations are available on request.