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# 7Y Europe Monthly Conditional Income 75 Kickout Plan (CIBC15)

February 2026 | CIBC15 | XS3306028054

**ISA transfers by:** 02 Apr 26**2025/26 ISAs by:** 02 Apr 26**Other applications by:** 09 Apr 26**Start Date:** 16 Apr 26**Income Dates:** Monthly, from 18 May 26 to 19 Apr 33 (inclusive)**Early Maturity Dates:** Yearly, from 18 Apr 28 to 16 Apr 32 (inclusive)**Final Maturity Date:** 19 Apr 33

**Opportunity for a monthly income of 0.585% (7.02% p.a.) and early maturity, depending on the performance of the EURO STOXX 50. Capital is at risk if the index closes below 65% of its Start Level at maturity.**

<b>Issuer</b>	CIBC (AA Fitch, Aa2 Moody's, A+ S&P)
<b>Index</b>	EURO STOXX 50
<b>Start Date</b>	16 Apr 2026
<b>Final Maturity Date</b>	19 Apr 2033
<b>Potential Income / Barrier</b>	0.585% a month (7.02% p.a.), paid if the index closes at or above 75% of Start Level
<b>Kickout Condition</b>	Yearly dates from year 2 onwards, if index closes at or above 105% of Start Level
<b>Capital at risk</b>	65% European barrier
<b>Expected tax</b>	Income tax
<b>Min investment</b>	£3,000
<b>SRI</b>	4
<b>Listing</b>	London Stock Exchange

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## Target Market

<b>Client type</b>	Retail			
<b>Ability to bear loss</b>	Loss of full capital			
<b>Return required</b>	Income			
<b>Investment horizon</b>	Long term (7 years)			
<b>Market outlook</b>	Bullish (for more information, please see the KID and 'Who is the Plan appropriate for' in the brochure)			
		Basic	Informed	Sophisticated
<b>Distribution</b>	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

	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
Data sampling period	23 FEB 09 – 23 FEB 26	23 FEB 04 – 23 FEB 26
Average proportion of income paid	99.17%	88.42%
Probability of 100% income paid	79.39%	67.94%
Probability of 0% income paid	0.00%	0.00%
Probability of early maturity	98.85%	81.48%
Probability of capital loss	0.00%	0.03%

Source: Future Value Consultants, 24 Feb 2026. 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.