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Hop 10Y Fixed Growth Recallable Plan (CIBC17)

May 2026 | CIBC17 | XS3314909626

2025/26 ISAs by: 02 Apr 26**ISA transfers by:** 13 Apr 26**Other applications by:** 22 Apr 26**Start Date:** 06 May 26**Recall Dates:** Annually from 05 May 28
to 08 May 35, inclusive**Final Maturity Date:** 06 May 36

Lump sum return equal to 6.65% p.a. for each year that's passed since the Start Date paid when the Plan matures. Recallable by the Issuer on annual dates from year two onwards.

Issuer	CIBC (AA Fitch, Aa2 Moody's, A+ S&P)
Start Date	06 May 26
Final Maturity Date	06 May 36
Return	Lump sum return equal to 6.65%p.a. for each year that's passed since the Start Date paid when the Plan matures.
Recallable Feature	Annually from year 2 (at discretion of Issuer)
Capital at risk	N/A
Expected tax	Income Tax
Min investment	£3,000
SRI	1
Listing	London Stock Exchange

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Target Market

Client type	Retail			
Ability to bear loss	No			
Return required	Growth			
Investment horizon	Long term (10 years)			
Distribution		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
	10 MAR 06 – 10 MAR 26	10 MAR 01 – 10 MAR 26
Recalled Y2	94.26%	80.99%
Recalled Y3	5.74%	10.98%
Recalled Y4	0.00%	6.10%
Recalled Y5	0.00%	1.29%
Recalled Y6	0.00%	0.00%
Recalled Y7	0.00%	0.63%
Recalled Y8	0.00%	0.00%
Recalled Y9	0.00%	0.00%
Matured in Y10	0.00%	0.00%

Source: Future Value Consultants, 11 Mar 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.