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# Hop 2Y Tech Stock Basket Monthly Fixed Income Plan (CIBC18)

March 2026 | CIBC18 | XS3317633652

**2025/26 ISAs by:** 02 Apr 2026  
**ISA transfers by:** 10 Apr 26  
**Other applications by:** 17 Apr 26

**Start Date:** 24 Apr 26  
**Final Maturity Date:** 24 Apr 28

**Monthly fixed income payments of 0.86% (10.32% p.a.) Capital is at risk if any of the Underlying Shares (Nvidia, Alphabet and Apple) close below 50% of their Start Levels at maturity.**

<b>Issuer</b>	CIBC (AA Fitch, Aa2 Moody's, A+ S&P)
<b>Underlying Shares</b>	Nvidia Corp, Alphabet Inc, Apple Inc
<b>Start Date</b>	24 Apr 2026
<b>Final Maturity Date</b>	24 Apr 2028
<b>Income</b>	0.86% a month, fixed (10.32% a year)
<b>Capital at risk</b>	50% European barrier
<b>Expected tax</b>	Income Tax
<b>Min investment</b>	£3,000
<b>SRI</b>	6
<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>	Short to medium term (2 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	N	N	N

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	10 MAR 14 – 10 MAR 26	10 MAR 09 – 10 MAR 26
Probability of income paid	100%	100%
Probability of full capital repayment	100%	99.81%
Probability of capital loss	0%	0.19%

Source: Future Value Consultants, 10 Mar 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.