

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

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

May 2026 | CIBC25 | XS3327796309

2025/26 ISAs by: 02 Apr 26**ISA transfers by:** 17 Apr 26**Other applications by:** 10 May 26**Start Date:** 08 May 26**Kickout Dates:** 08 May 28, 08 May 29,
08 May 30**Final Maturity Date:** 08 May 31

Opportunity for a return equal to 9% p.a. and early maturity, depending on the performance of the FTSE 100 and EURO STOXX 50. Capital is at risk if either index closes below 65% of its Start Level at maturity.

Issuer	CIBC (AA Fitch, Aa2 Moody's, A+ S&P)
Indexes	FTSE 100 & EURO STOXX 50
Start Date	08 May 26
Final Maturity Date	08 May 31
Potential Return	9% p.a. (paid at maturity)
Kickout Condition	Annual dates from year 2 onwards, if both indexes are at or above a decreasing percentage of their Start Levels
Capital at risk	65% European barrier
Expected tax	CGT
Min investment	£3,000
SRI	5
Listing	London Stock Exchange

hop investing ltd is an Appointed Representative of Dura Capital Ltd. This document is issued by Dura Capital Limited, registered in England and Wales (10778261). Registered Office: One Ground Floor, 3 London Square, Cross Lanes, Guildford, GU1 1UJ. Dura Capital Ltd is authorised and regulated by the Financial Conduct Authority (FCA) with registration number 786640.

The information in this document does not constitute tax, legal or investment advice. © Dura Capital 2026.

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

Target Market

Client type	Retail			
Ability to bear loss	Loss of full capital			
Return required	Growth			
Investment horizon	Long term (6 years)			
Market outlook	Neutral and bullish (for more information, please see the KID and 'Who is the Plan appropriate for' in the brochure)			
		Basic	Informed	Sophisticated
Distribution	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 MAR 11 – 23 MAR 26	23 MAR 06 – 23 MAR 26
Early maturity Y2	50.79%	65.94%
Early maturity Y3	34.02%	14.57%
Early maturity Y4	14.83%	7.29%
Y5 return paid	0.36%	9.90%
Y6 capital only	0.00%	0.00%
Y6 capital loss	0.00%	2.30%

Source: Future Value Consultants, 24 March 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.