

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

Hop 10Y Fixed Growth Recallable Plan (CIBC37)

July 2026 | CIBC37 | XS3391834812

ISA transfers by: 22 Jun 26
Other applications by: 01 Jul 26

Start Date: 08 Jul 26
Recall Dates: Annually from 25 Jul 28 to 24 Jul
 35, inclusive
Final Maturity Date: 22 Jul 36

Lump sum return equal to 7.50% 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, A2 Moody's, A- S&P) |
| Start Date | 08 Jul 26 |
| Final Maturity Date | 22 Jul 36 |
| Return | Lump sum return equal to 7.50%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) | | | |
| | | 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 | 26 MAY 06 – 26 MAY 26 | 26 MAY 03 – 26 MAY 26 |
| Recalled Y2 | 98.81% | 95.06% |
| Recalled Y3 | 1.19% | 3.41% |
| Recalled Y4 | 0.00% | 1.53% |
| Recalled Y5 | 0.00% | 0.00% |
| Recalled Y6 | 0.00% | 0.00% |
| Recalled Y7 | 0.00% | 0.00% |
| Recalled Y8 | 0.00% | 0.00% |
| Recalled Y9 | 0.00% | 0.00% |
| Matured Y10 | 0.00% | 0.00% |

Source: Future Value Consultants, 26 May 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.