

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

Hop 2Y Tech Stock Basket Monthly Fixed Income Plan (CIBC38)

July 2026 | CIBC38 | XS3401956985

ISA transfers by: 06 Jul 26
Other applications by: 16 Jul 26

Start Date: 20 Jul 26
Final Maturity Date: 20 Jul 28

Monthly fixed income payments of 0.835% (10.02% p.a.) Capital is at risk if any of the Underlying Shares (Nvidia, Alphabet and Amazon.com) close below 50% of their Start Levels at maturity.

Issuer	CIBC (AA Fitch, Aa2 Moody's, A+ S&P)
Underlying Shares	Nvidia Corp, Alphabet Inc, Amazon.com Inc
Start Date	20 July 2026
Final Maturity Date	20 July 2028
Income	0.835% a month, fixed (10.02% a year)
Capital at risk	50% European barrier
Expected tax	Income Tax
Min investment	£3,000
SRI	6
Listing	London Stock Exchange

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Target Market

Client type	Retail			
Ability to bear loss	Loss of full capital			
Return required	Income			
Investment horizon	Short to medium term (2 years)			
Market outlook	Bullish (for more information, please see the KID and ‘Who is the Plan appropriate for’ in the brochure			
Distribution		Basic	Informed	Sophisticated
	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	08 JUN 14 –08 JUN 26	08 JUN 09 – 08 JUN 26
Probability of income paid	100%	100%
Probability of full capital repayment	100%	99.84%
Probability of capital loss	0%	0.16%

Source: Future Value Consultants, 08 Jun 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.