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hop 5Y UK & Europe Defensive Step-Down 70 Kickout Plan (CIBC45)

August 2026 | CIBC45 | XS3435398279

ISA transfers by: 07 Aug 26
Other applications by: 19 Aug 26

Start Date: 21 Aug 26
Kickout Dates: 21 Aug 28, 21 Aug 29, 21 Aug 30
Final Maturity Date: 21 Aug 31

Opportunity for a return equal to 8.90% p.a. and early maturity, depending on the performance of the FTSE 100 and S&P 500. 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	21 August 26
Final Maturity Date	21 August 31
Potential Return	8.90% 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

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Target Market

Client type	Retail			
Ability to bear loss	Loss of full capital			
Return required	Growth			
Investment horizon	Long term (5 years)			
Market outlook	Neutral and 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	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	**01 JUL 11 –01 JUL 26**	**01 JUL 06 – 01 JUL 26**
Early maturity Y2	53.46%	41.08%
Early maturity Y3	38.36%	35.83%
Early maturity Y4	8.19%	8.31%
Y5 return paid	0.00%	4.41%
Y6 capital only	0.00%	0.82%
Y6 capital loss	0.00%	9.55%

Source: Future Value Consultants, 01 July 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.

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