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Hop 6Y UK & Europe Defensive Step-Down 85 Kickout Plan (CIBC50)

August 2026 | CIBC50 | XS3444353596

ISA transfers by: 07 Aug 26
Other applications by: 19 Aug 26**Start Date:** 21 Aug 26
Kickout Dates: 23 Aug 27, 21 Aug 28,
21 Aug 29, 21 Aug 30, 21 Aug 31
Final Maturity Date: 23 Aug 32

Opportunity for a return equal to 10.40% 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	21 August 26
Final Maturity Date	21 August 32
Potential Return	10.40% p.a. (paid at maturity)
Kickout Condition	Annual dates from year 1 onwards, if both indexes are at or above a decreasing percentage of their Start Levels (100% 100% 100% 95% 90% 85%)
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 (6 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	10 JUL 10 – 10 JUL 26	10 JUL 05 – 10 JUL 26
Early Maturity Y1	47.61%	50.32%
Early maturity Y2	10.21%	6.81%
Early maturity Y3	20.06%	13.38%
Early maturity Y4	14.92%	13.01%
Early maturity Y5	5.14%	3.88%
Y6 return paid	2.06%	4.01%
Y6 capital only	0.00%	5.41%
Y6 capital loss	0.00%	3.19%

Source: Future Value Consultants, 10 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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