

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

hop 6Y Japan Monthly Conditional Income 75 Kickout Plan (CIBC60)

October 2026 | CIBC60 | XS3481706516

ISA transfers by: 25 Sep 26
Other applications by: 07 Oct 26

Start Date: 09 Oct 26
Income Dates: Monthly, from 09 Nov 26 to 12 Oct 32 (inclusive)
Early Maturity Dates: Yearly, from 12 Oct 27 to 09 Oct 31 (inclusive)
Final Maturity Date: 12 Oct 32

Opportunity for a monthly income of 0.835% (10.02% p.a.) and early maturity, depending on the performance of Nikkei 225. 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)
Index	Nikkei 225
Start Date	09 Oct 2026
Final Maturity Date	12 Oct 2032
Potential Income / Barrier	0.835% a month (10.02% p.a.), if the Nikkei 25 closes at or above 75% of its Start Level
Kickout Condition	Annual dates from year 1 onwards, if the Nikkei 25 closes at or above 100% of its Start Level
Capital at risk	65% European barrier
Expected tax	Income tax
Min investment	£3,000
SRI	4
Listing	London Stock Exchange

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	Income			
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	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	24 AUG 10 – 24 AUG 26	24 AUG 05 – 24 AUG 26
Average proportion of income paid	99.82%	90.83%
Probability of 100% income paid	96.53%	84.15%
Probability of 0% income paid	0.00%	0.00%
Probability of early maturity	100%	89.47%
Probability of capital loss	0.00%	0.00%

Source: Future Value Consultants, 24 Aug 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.