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hop 10Y Fixed Growth Recallable Plan (CIBC63)

October 2026 | CIBC63 | XS3498997447

ISA transfers by: 15 Oct 26
Other applications by: 27 Oct 26

Start Date: 29 Oct 26
Recall Dates: Annually from 16 Oct 28 to 15 Oct 35, inclusive
Final Maturity Date: 29 Oct 36

Lump sum return equal to 7.75% 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	29 Oct 26
Final Maturity Date	29 Oct 36
Return	Lump sum return equal to 7.75% 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	**07 SEP 06 – 07 SEP 26**	**07 SEP 03 – 07 SEP 26**
Recalled Y2	100.00%	100.00%
Recalled Y3	0.00%	0.00%
Recalled Y4	0.00%	0.00%
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, 07 September 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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