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hop 6Y UK Defensive Step-Down 65 Kickout Plan (CIBC65)

October 2026 | CIBC65 | XS3508885194

ISA transfers by: 13 Oct 26
Other applications by: 23 Oct 26

Start Date: 27 Oct 26
Kickout Dates: 27 Oct 28, 29 Oct 29, 28 Oct 30, 27 Oct 31
Final Maturity Date: 27 Oct 32

Opportunity for a return equal to 7% p.a. and early maturity, depending on the performance of the FTSE 100. Capital is at risk if the FTSE 100 closes below 65% of its Start Level at maturity.

Issuer	CIBC (AA+ Fitch, Aa2 Moody's, A+ S&P)
Index	FTSE 100
Start Date	27 October 26
Final Maturity Date	27 October 32
Potential Return	7% p.a. (paid at maturity)
Kickout Condition	Annual dates from year 2 onwards, if the FTSE 100 is or above a decreasing percentage of its Start Level (105% | 100% | 95% | 90% | 65%)
Capital at risk	65% European barrier
Expected tax	CGT
Min investment	£3,000
SRI	4
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	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	**11 SEP 11 – 11 SEP 26**	**11 SEP 06 – 11 SEP 26**
Early maturity Y2	46.50%	43.49%
Early maturity Y3	32.17%	27.27%
Early maturity Y4	16.58%	13.84%
Early maturity Y5	4.75%	10.71%
Y6 return paid	0.00%	4.69%
Y6 capital only	0.00%	0.00%
Y6 capital loss	0.00%	0.00%

Source: Future Value Consultants, 11. 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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