

Risk Warning Notice for Structured Capital at Risk Products

It is important that you read this notice before you invest in the structured product described in the attached product term sheet (the "Term Sheet").

Please read the Term Sheet carefully.

The product described in the Term Sheet contains either no capital protection or is less than 100% capital protected. This notice is provided to you in compliance with the rules of the Financial Conduct Authority.

This notice cannot disclose all the risks associated with this type of product, therefore, before entering into any transaction you should ensure that you fully understand the potential risks and rewards and independently determine that it is suitable for you given your objectives, experience, financial resources and any other relevant circumstances. You should consult with such advisors as you deem necessary to assist you in making these determinations.

You should remember that the investment and the income from it could go down as well as up. The return at the end of the investment period is not guaranteed and you may not receive a return of your investment.

The Term Sheet specifies limits within which your capital will be repaid. You should consider these limits and only enter into a transaction in the product described if you are prepared to lose some or all of the money initially invested.

You should be aware that any maximum benefit described is only available after a set period and the rate of income or growth may depend on specific conditions being met. The relevant time periods and conditions are indicated in the Term Sheet.

The initial capital invested may be placed into high-risk investments and it may be geared, therefore a small percentage fall in any related index may result in a larger reduction in the amount paid out. If you choose to sell before maturity, it may result in a loss to your capital and a poor return.

If you have any questions regarding the document, please contact your Advisor.

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