Product List | Week commencing 23 November 2026

RACING RED INVESTMENT SERVICES

Financial advisers should use this as a summary of the features of our products only. The relevant offering documentation must be read to fully appreciate the potential risks and returns of each product. Click the product name below to be directed to the relevant product detail.

Growth

Annual Growth Potential	*Measurement Barriers*	*Counterparty*	*Loss Barrier*	*Risk Indicator*	*Fair Value as of*	*Term (Years)*	*Start Date*
UK 6Y Quarterly Step Down to 80 Kick Out (Y2 65) November 2026 | HS11030							
7.35% (1.8375%pq)	100%/100%/100%/100%/100%/100%/100%/100%/95%/95%/95%/95%/90%/90%/90%/90%/80% (measured quarterly after 2 years)	HSBC Bank PLC	65% at end	4	21/09	2-6	27/11
UK/US/Europe 5Y Annual Step Down to 65 Kick Out (Y2 65) November 2026 | HS11056							
9%	100%/95%/90%/65% (measured annually after 2 years)	HSBC Bank PLC	65% at end	5	30/09	2-5	27/11

Income

Annual Income Potential	*Measurement Barriers*	*Counterparty*	*Loss Barrier*	*Risk Indicator*	*Fair Value as of*	*Term (Years)*	*Start Date*
UK/Europe 6Y Quarterly 75 Income Kick Out (Y2 65) November 2026 | HS11031							
8.10% (2.025%pq)	Income: 75% (quarterly) Kick Out: 100% (annually after 2 years)	HSBC Bank PLC	65% at end	4	21/09	2-6	26/11
US/Europe 6Y Quarterly 80 Income Kick Out (Y2 65) November 2026 | HS11032							
9% (2.25%pq)	Income: 80% (quarterly) Kick Out: 100% (quarterly after 2 years)	HSBC Bank PLC	65% at end	4	21/09	2-6	27/11

Deposit

Annual Interest Potential	*Measurement Barriers*	*Deposit Taker*	*Loss Barrier*	*Risk Indicator*	*Fair Value as of*	*Term (Years)*	*Start Date*
UK/Europe 6Y Quarterly 80 Income Kick Out Deposit (Y2) December 2026 | HS11103							
6% (1.50%pq)	Income: 80% (quarterly) Kick Out: 100% (quarterly after 2 years)	HSBC Bank PLC	Capital Protected	2	21/10	2-6	15/12
UK 5Y Annual Step Down to 85 Kick Out Deposit (Y2) December 2026 | HS11122							
6.25%	100%/95%/95%/85% (measured annually after 2 years)	HSBC Bank PLC	Capital Protected	3	27/10	2-5	15/12

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Deposit

Annual Interest Potential	*Measurement Barriers*	*Deposit Taker*	*Loss Barrier*	*Risk Indicator*	*Fair Value as of*	*Term (Years)*	*Start Date*
UK 3.5Y 90 Growth Deposit December 2026 | HS11123							
6.57% (23% at end)	90% at the end	HSBC Bank PLC	Capital Protected	2	27/10	3.5	15/12

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Default Risk Metrics

Below are default metrics taken from Bloomberg as of 20 November 2026. The table below shows the Bloomberg default risk classification of the relevant counterparties in our current product range. We also show relevant credit ratings of the counterparties from Fitch, Moody's and S&P.

	Fitch	Moody's	S&P	Bloomberg 1-Year Default Risk Rating
HSBC Bank PLC	AA	A1	A+	IG1 Investment Grade

Fair Value

- Based on our Initial Fair Value Assessment, the products described in this Product List are expected to provide fair value to customers for a reasonably foreseeable period.

Our assessment only considers the expected costs that we are aware of. If onward distributors charge additional costs, they must ensure that these costs will not adversely impact the overall fair value of the product for customers.

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Important information

- All potential returns are quoted gross and annual rates are quoted non-compounded.
- This information is for financial advisers only and should not be presented to, or relied up by, private investors.
- The figures quoted in this document are for illustrative purposes only.
- The information provided does not constitute investment, legal or tax advice and is provided as guidance only.
- Barrier Levels are a percentage of the Start Levels.
- This information should be read in conjunction with the relevant offering documentation and where appropriate, Key Information Documents (KIDs), which contain detailed information about each plan and their risks and potential benefits.

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