

MAREX FINANCIAL GOLD AND SILVER ETF ISSUER CALLABLE GROWTH PARTICIPATION

SEPTEMBER 2026 FACTSHEET



Stock Note Risk Profile: There is a higher risk of large or total capital losses when Underlyings are ETFs rather than Stock Market Indices. Retail investors must seek suitable financial advice before investing.

TARGET RETURN: USD = 12.00% p.a. if called, 100% Participation at maturity if not called

Investment Description

A 3 Year investment linked to the performance of SPDR Gold Trust ETF and iShares Silver Trust.

This product offers participation linked to the performance of the Underlying at maturity if the issuing bank does not redeem the product early. The Issuer can choose to call the product on any of the callable observation dates starting at 6 months.

If the Issuer does opt to redeem the product early, the investor will receive their capital back plus the relevant accumulated Callable Coupon Rate for each quarter that has elapsed since the strike date, and the investment will end. For example, if the product is called by the Issuer at 24 months the investor will receive their capital back plus a payment of eight times the Callable Coupon Rate.

If the product is not redeemed early then at the final observation date, if the Underlying is above its strike level, the investor will receive 100% of their capital back plus the growth of the Underlying multiplied by the Participation Rate. For example, if the Underlying has grown by 20% and the participation rate is 100%, the investor will receive 100% of capital back plus a 20% coupon payment.

Benefits

- Opportunity for enhanced growth if the underlying shows gains.
- 100% Capital Protected at maturity.
- Snowballing coupon rate where if the product is called the investor receives the coupon rate for each year that has elapsed.
- Callable feature potentially shortens the investment term.
- Early maturity provides an opportunity to re-assess client's wealth strategy.
- Daily pricing under normal market conditions.

Risks

- The return is limited to the pre-defined investment terms.
- There is a higher risk of large or total capital losses when Underlyings are ETFs rather than Stock Market Indices.**
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuers credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they were to sell them in the market.
- Should investors need to sell their investment before maturity, the trading price will likely mean they get back less than they invested.

Product Facts and Features

Issuer:	Marex Financial
Credit Ratings:	S&P BBB-
Source:	Marex: 28.08.2026
Maximum Term:	3 Years
Investment Structure:	Issuer Callable Growth Participation Note
Participation Rate:	100% times growth above the initial level
Callable Observations:	Quarterly (First Observation at 6 months)
Callable Coupon Rate:	USD: 3.00% Quarterly
Capital Protection Barrier:	100% Capital Protected

Underlying Basket

SPDR Gold Trust
iShares Silver Trust

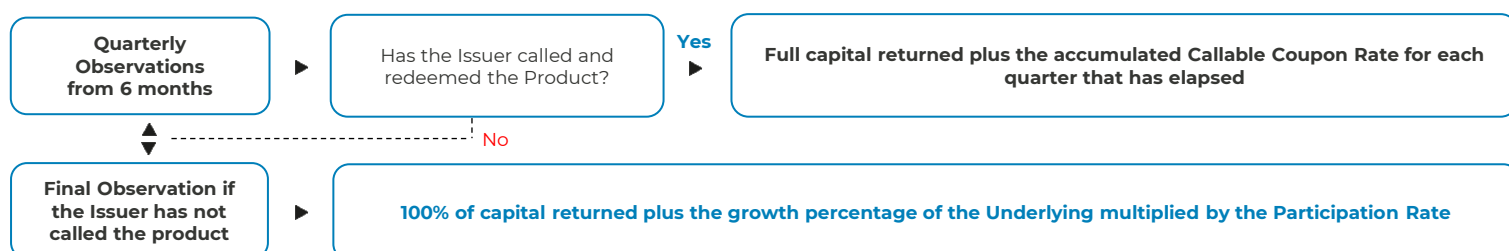
Bloomberg Code

GLD UP Equity
SLV UP Equity

Key Information

Subscription Period:	28 Aug 2026 – 10 Sep 2026 (4.30pm UK Time)
Issue Price:	100%
Strike Date:	11 September 2026
Issue Date:	18 September 2026
First Callable Observation:	11 March 2027
Final Observation:	11 September 2029
Maturity Date:	18 September 2029
Denominations:	1,000 then lots of 1,000
ISIN:	XS3414915762

How The Investment Works



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IDAD was established in 2002 and our approach from the outset, is what we call the "IDAD Difference". The selection of the investments we offer is not decided in terms of profitability alone and when developing investment products, we favour evidence over dogma. We are happy to work with advisers and product providers alike to deliver a range of investment options to suit differing client wealth strategies. We're proud of our approach to business as well as the investments delivered as a result of the "IDAD Difference". We are committed to building upon our reputation for bringing benefits to all involved in the investment process, but most importantly to the clients.

Marex Group PLC operates as a financial services company. The Company offers a platform providing liquidity, market access, and infrastructure services across energy, commodities, and financial markets. Marex Group serves clients worldwide.

Source: Bloomberg 28.08.2026

Rationale

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

The opportunity for enhanced growth is key to this investment. The investment is linked to one of the best-known and developed indices in the world and investors will benefit from geared growth in the Index unless the Issuer "calls" the investment early, in which case investors will have to be paid a high Coupon Rate – considerably better than current cash rates. The enhanced participation is designed to more than make up for the loss of dividends a direct investment into the Index would benefit from, and although the returns are effectively capped due to the Callable Coupon Rate, the product is unlikely to deliver more than the 12.00% per annum, the cap is at a very high level relative to current interest rates and historic returns on the Index.

The Product is 100% Capital Protected so full capital will be returned to investors at maturity irrespective of the performance of the Underlying.

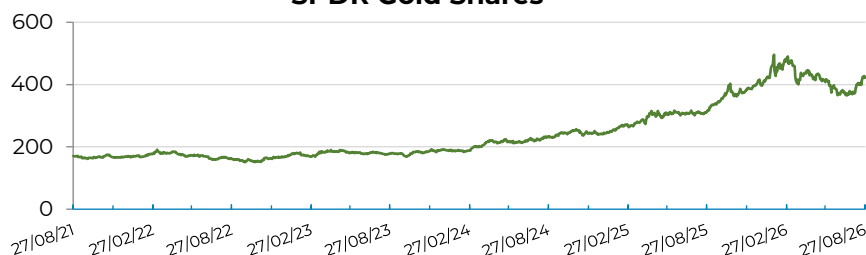
Suitability

This product may be suitable for investors who:

- Understand that there is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.
- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking growth rather than income
- Are seeking Capital Protection.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the growth payments
- Are looking to invest for the medium to long term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlying which exceeds the fixed level available with this investment product.
- Understand the risk to capital in the event of a counterparty default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested

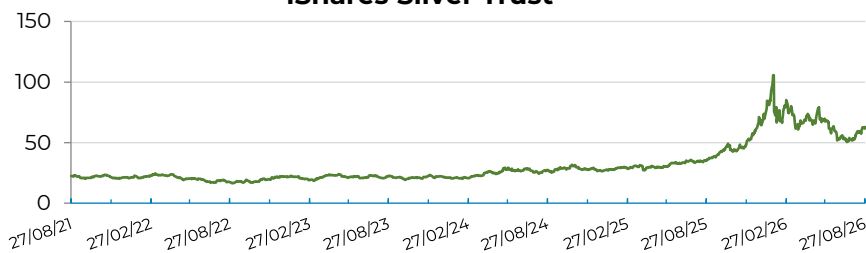
The Underlying

SPDR Gold Shares



SPDR Gold Shares is an investment fund incorporated in the USA. The investment objective of the Trust is for the Shares to reflect the performance of the price of gold bullion, less the Trust's expenses. The Trust holds gold and is expected from time to time to issue Baskets in exchange for deposits of gold and to distribute gold in connection with redemptions of Baskets.

iShares Silver Trust



iShares Silver Trust is a trust formed to invest in silver. The assets of the trust consist primarily of silver held by the custodian on behalf of the trust. The objective of the trust is for the shares to reflect the price of silver owned by the trust, less the trust's expenses and liabilities.

Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks

Source: Bloomberg 28.08.2026 Data period: 27.08.2021 to 27.08.2026 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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Placing trades

- Trade orders should be sent to orders@idad.com
- All trades will be settled direct with IDAD's Euroclear a/c 44382

Secondary market

The Issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date. Trading details as above.

Selling restrictions for securities

The purchaser ("Purchaser") of the securities ("Securities") represents and agrees that the Securities shall not be offered, advertised, sold or otherwise transferred, either directly or indirectly to any person in violation of economic sanctions or wider restrictions applicable to either the Purchaser or the Issuer. The information contained herein does not constitute an offer or invitation to purchase securities (the "Securities") by anyone in any jurisdiction in which such offer or invitation is not authorized or to any person to whom it is unlawful to make such offer or invitation. The distribution of this document and the offering or sale of the Securities may be prohibited or restricted by law in some jurisdictions. The Securities may not be publicly offered, sold or delivered within or from the jurisdiction of any country, except in accordance with the applicable laws and other legal provisions, and provided further that the Issuer does not incur any obligations. The Issuer has not undertaken any steps, nor will the Issuer undertake any steps, aimed at making the public offering of the Securities or their possession or the marketing of offering documents related to the Securities legal in such jurisdiction if this requires special measures to be taken.

UK Retail Restrictions: Not intended for UK Retail

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Fees of up to 1.083% p.a. for the maximum term of the investment may be paid by the Issuer to cover marketing, distribution and advice costs. The fees have been fully accounted for in the calculation of the Product's structure. For example, this means that an investment of \$10,000 will have any income/growth payments and capital protection based on the full \$10,000.

Any financial adviser shall fully disclose to its clients the existence, nature and amount of all fees and commissions it receives in respect of sales of the Note. They must also confirm any such fee or commission complies with all applicable laws and regulations in all relevant jurisdictions and its receipt does not conflict with applicable regulation or any duty to act in the best interest of any person to whom the professional financial adviser owes any such duty. This sales brochure has not been prepared or reviewed by the Issuing Bank, the Issuer of the underlying securities or any of its affiliates and neither Issuing Bank nor any of its affiliates or any of its directors, officers or agents accept any responsibility or liability for the contents of this sales brochure.

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