

Invest Step-Up Account SGD Interest Rate-Linked Structured Deposit – Tranche A

Half Yearly Update – December 2012

Product Features¹

Invest Step-Up Account Tranche A is a 4.5 year SGD Interest Rate-Linked Structured Deposit with 5 fixed payouts. The fixed payouts of 1.78% per annum, 1.83% per annum, 1.88% per annum, 2.03% per annum and 2.08% per annum for Year 1, Year 2, Year 3, Year 4 and at maturity. The Payout Dates are 22 December 2009, 22 December 2010, 22 December 2011, 24 December 2012 and 24 June 2013.

The Bank will return your full Principal at maturity.

Product Details

Value Date	22 Dec 2008
Maturity Date	24 Jun 2013
Initial Price	100%
Price as at 31 Dec 2012	99.99%
Accumulated Total	7.5367%
Coupon (%)	
Next Coupon Date	24 June 2013

Product Update As at 31 Dec 2012, this product paid you a payout of 7.5367% of the principal amount.

The price of this product is affected by many factors including, but not limited to, the prevailing interest rate.

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