

POSB Invest Yield Series 16

5-Year SGD Structured Deposit

Half Yearly Update – December 2012

Product Features¹

POSB Invest Yield Series 16 is a 5 years SGD Interest-Linked Structured Deposit with the following features:

- Provided there is no early redemption by the Bank, the Customer will receive 10 periodic fixed payouts over 5 years, representing a total return of approximately 5.2057% of the Principal Amount, based on the actual number of days in the entire tenor of this Structured Deposit.
- Early redemption by the Bank may occur on any Payout Date, starting from the 2nd Payout Date onwards (i.e. 24 Sep 2012).

Product Details

Value Date	23 Sep 2011
Maturity Date	23 Sep 2016
Initial Price	100%
Price as at 31 Dec 2012	99.58%
Accumulated Total	1.0054%
Coupon (%)	
Next Coupon Date	25 Mar 2013

Product Update As at 31 Dec 2012, this product paid you a payout of 1.0054% of the principal amount.

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

This Half Yearly Update contains a brief description of the product named herein and is not intended in any way to replace the terms of the product as set out in the relevant termsheet. In the event of any inconsistency between the terms in this Half Yearly Update and the provisions in the relevant termsheet, the provisions in the relevant termsheet shall prevail. You should therefore refer to the relevant termsheet for the full details, definitions and terms of the product.

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Interest Payout

Interest Payout Period	Calculation Start Date	Calculation End Date	Annualised Rate
Interest Payout Period 1	23/09/2011	23/03/2012	0.4986%
Total			<u>0.4986%</u>

Interest Payout Period	Calculation Start Date	Calculation End Date	Annualised Rate
Interest Payout Period 2	23/03/2012	24/09/2012	0.5068%
Total			<u>0.5068%</u>