

Plus Series 12 USD Account 5-Year USD Interest Rate-Linked Structured Deposit

Half Yearly Update – June 2014

Product Features¹

Plus Series 12 USD Account is a 5-year USD Interest Rate-Linked Structured Deposit with quarterly payouts on 26th March, 26th June, 26th September and 26th December of each calendar year. The Payout Amount for each Interest Payout Period will be as follows:

Principal Amount x Payout Rate x Day Count Fraction

Payout Rate: USD-LIBOR-BBA on the Reset Date, subject to a minimum rate of 2.00% per annum and a maximum rate of 4.15% per annum.

Day Count Fraction: Actual number of days in the Payout Period divided by 360

The Bank will return your full Principal at maturity.

Product Details

Value Date	26 Mar 2010
Maturity Date	26 Mar 2015
Initial Price	100%
Price as at 30 Jun 2014	100.31%
Accumulated Total	8.6280%
Coupon (%)	
Next Payout Date	26 Sep 2014

Product Update As at 30 Jun 2014, this product paid you a payout of 8.6280% 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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Interest Payout

Interest Payout Period	Calculation Start Date	Calculation End Date	Annualised Rate
Interest Payout Period 1	26/03/2010	28/06/2010	0.5222
Interest Payout Period 2	28/06/2010	27/09/2010	0.5056
Interest Payout Period 3	27/09/2010	27/12/2010	0.5056
Interest Payout Period 4	27/12/2010	28/03/2011	0.5056
Interest Payout Period 5	28/03/2011	27/06/2011	0.5056
Interest Payout Period 6	27/06/2011	26/09/2011	0.5056
Interest Payout Period 7	26/09/2011	27/12/2011	0.5111
Interest Payout Period 8	27/12/2011	26/03/2012	0.5000
Interest Payout Period 9	26/03/2012	26/06/2012	0.5111
Interest Payout Period 10	26/06/2012	26/09/2012	0.5111
Interest Payout Period 11	26/09/2012	26/12/2012	0.5056
Interest Payout Period 12	26/12/2012	26/03/2013	0.5000
Interest Payout Period 13	26/03/2013	26/06/2013	0.5111
Interest Payout Period 14	26/06/2013	26/09/2013	0.5111
Interest Payout Period 15	26/09/2013	26/12/2013	0.5056
Interest Payout Period 16	26/12/2013	26/03/2014	0.5000
Interest Payout Period 17	26/03/2014	26/06/2014	0.5111
Total			<u>8.6280</u>