

Plus Series 34 USD Account

5-Year USD Interest-Linked Structured Deposit

Half Yearly Update – December 2012

Product Features¹

Plus Series 34 USD Account is a 5-year USD Interest Rate-Linked Structured Deposit with 20 quarterly fixed payouts over 5 years, provided that there is no early redemption by the Bank.

The Bank will pay the full Principal Amount to the Customer when the Structured Deposit is held to the Maturity Date, or (if applicable) the Early Redemption Date.

Product Details

Value Date	26 Mar 2012
Maturity Date	27 Mar 2017
Initial Price	100%
Price as at 31 Dec 2012	99.30%
Accumulated Total	1.0695%
Coupon (%)	
Next Payout Date	26 Mar 2013

Product Update
As at 31 Dec 2012, this product paid you a payout of 1.0695% 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	26/03/2012	26/06/2012	0.3578%
Interest Payout Period 2	26/06/2012	26/09/2012	0.3578%
Interest Payout Period 3	26/09/2012	26/12/2012	0.3539%
Total			<u>1.0695%</u>