

Plus Series 37 USD Account

5-Year USD Interest-Linked Structured Deposit

Half Yearly Update – June 2014

Product Features¹

Plus Series 37 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 | 30 Oct 2012 |
| Maturity Date | 30 Oct 2017 |
| Initial Price | 100% |
| Price as at 30 Jun 2014 | 98.9% |
| Accumulated Total | 1.3926% |
| Coupon (%) | |
| Next Payout Date | 30 Jul 2014 |

Product Update

As at 30 Jun 2014, this product paid you a payout of 1.3926% 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 | 30/10/2012 | 30/01/2013 | 0.2172% |
| Interest Payout Period 2 | 30/01/2013 | 30/04/2013 | 0.2125% |
| Interest Payout Period 3 | 30/04/2013 | 30/07/2013 | 0.2149% |
| Interest Payout Period 4 | 30/07/2013 | 30/10/2013 | 0.2172% |
| Interest Payout Period 5 | 30/10/2013 | 30/01/2014 | 0.2683% |
| Interest Payout Period 6 | 30/01/2014 | 30/04/2014 | 0.2625% |
| Total | | | <u>1.3926%</u> |