

# Prime Series 10 USD Equity-Linked Structured Deposit

Half Yearly Update – December 2014

## Product Features<sup>1</sup> Prime Series 10

- This is a 5-year USD equity-linked structured deposit, with the potential for a Specified Redemption Event to occur on any of the 4 Fixing Dates.
- If a Specified Redemption Event does not occur on any of the 4 Fixing Dates, the Customer will receive 5 annual Fixed Payouts amounting to a total payout of 5.20% over approximately 5 years. This represents an effective rate of 1.0403% p.a..
- A Specified Redemption Event will occur when the Performance of each Share in the Underlying Basket is at or above the corresponding Barrier in respect of a, Fixing Date. The earliest date on which a Specified Redemption Event may occur is the first Fixing Date (being 16 June 2014).
- If a Specified Redemption Event occurs, the Customer will receive a Bonus Payout of 4.7% of the Principal Amount in addition to the Fixed Payout Amount on the Specified Redemption Date, and the Principal Amount will also be returned in full on the Specified Redemption Date. There will then be no further payments made after the Specified Redemption Date.
- The bank will pay the Principal Amount in full to the Customer only if the Structured Deposit is held to the Maturity Date, or (if applicable) the Specified Redemption Date.

## Product Details

Value Date	15 June 2012
Maturity Date	22 June 2017
Initial Price	100%
Price as at 31 Dec 2014	98.07%
Accumulated Total Coupon (%)	2.80%
Next Payout Date	22 June 2015
Product Update	As at 31 Dec 2014 this product paid you a payout of 2.80% of the principal amount.

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

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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**Underlying Reference:**

Share	Bloomberg Ticker	Exchange
Singapore Telecommunications	ST SP	Singapore Stock Exchange
United Overseas Bank Limited	UOB SP	Singapore Stock Exchange
SembCorp Marine Limited	SMM SP	Singapore Stock Exchange
Keppel Corporation Limited	KEP SP	Singapore Stock Exchange
Singapore Press Holdings Limited	SPH SP	Singapore Stock Exchange

\*Special cash dividend declared for SPH SP on 1 Aug 2013 with an adjustment factor of 0.958998.