



USD INTEREST-RATE LINKED STRUCTURED DEPOSIT PLUS SERIES 28

NOTICE OF EARLY REDEMPTION

To: Customers of Plus Series 28

We would like to inform you that the Bank will early redeem Plus Series 28 on 30 Nov 2012.

You will receive the following Early Redemption Amount on 30 Nov 2012:

- 100% of your Principal Amount
- a final payout of 0.5763% of your Principal Amount.

You will receive a letter informing you of this early redemption by the Bank. The Principal Amount of your investment and the payout will be credited into your account on 30 Nov 2012, or paid by Demand Draft (DD) if you have requested for payment by DD or if we are unable to credit your account. You will receive the DD within 14 business days from 30 Nov 2012.

As your investment will be early redeemed by the Bank, if you have been extended an AssetLine overdraft facility secured against this investment, we will cancel the AssetLine. Any amounts outstanding under your AssetLine will be set off against the proceeds from this early redemption on 30 Nov 2012.

This early redemption provides you with opportunities to reinvest your funds. We have various investment options for you to take advantage of the current market conditions. Contact your Treasures Relationship Manager today! Alternatively, please call our 24-hour hotline 1800 111 1111 or (65) 6327 2265 (if you are calling from overseas) for an appointment.

We look forward to exploring other new investment opportunities with you.