



SGD INTEREST-RATE LINKED STRUCTURED DEPOSIT INVEST YIELD SERIES 11

NOTICE OF EARLY REDEMPTION

To: Customers of Invest Yield Series 11

We would like to inform you that the Bank will early redeem Invest Yield Series 11 on 10 February 2012.

You will receive the following Early Redemption Amount on 10 February 2012:

- 100% of your Principal Amount
- a final payout of 0.5444% 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 either be credited into your account on 10 February 2012, or paid by Cashier's Order (CO) if you have requested for payment by CO or if we are unable to credit your account. You will receive the CO within 10 business days from 10 February 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 10 February 2012.

This early redemption provides you with opportunities to reinvest your funds. We have various options for you to stay invested. To find out more, please visit any DBS/POSB branch or call 1800 111 1111/1800 339 6666 (65 6327 2265 if you are calling from overseas) for an appointment. If you are a Treasures customer, please contact your Treasures Relationship Manager.

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