

# POSB Invest AllCheers Account SGD Equity-Linked Structured Deposit – Tranche B

Quarterly Update – Dec 2010

## Product Features<sup>1</sup>

**POSB Invest AllCheers Account Tranche B** is a five year Equity-Linked Structured Deposit designed for you seeking alternative investments whose return is linked to the performance of the shares of 4 Singapore companies.

The Structured Deposit will pay you a Fixed Payout Amount at an interest rate of 3.16% on 10 May 2010, 1.00% on 8 Feb 2012 and 1.08% on 8 Feb 2013, 1.18% on 10 Feb 2014 and 1.28% on 9 Feb 2015, if Specific Redemption Event does not occur. If Specific Redemption Event occurs, the customer will receive a Bonus Payout Amount in addition to the applicable Fixed Payout Amount, and the Principal Amount will also be returned in full. Specified Redemption occurs when the Return of each Share in the Underlying Basket is at or above 15% in respect of a Fixing Date. The Bonus Payout Amount (as a percentage of the Principal Amount) is 0.5%, 0.5% & 0.5% for Specific Redemption Date of 25 Jan 2013, 27 Jan 2014 and 26 Jan 2015 respectively.

Return of each Share =  $\frac{(\text{Closing Price}_{\text{fixing date}} - \text{Closing Price}_{\text{initial}})}{\text{Closing Price}_{\text{initial}}} * 100\%$

The Bank will return your full Principal at maturity or (if applicable) upon Early Redemption by the Bank.

## Product Details

Value Date	25 Jan 2010
Maturity Date	9 Feb 2015
Initial Price	100%
Price as at 31 Dec 2010	96.04%
Accumulated Total	3.16%
Coupon (%)	
Next Payout Date	8 Feb 2012

**Product Update** As at 31 Dec 2010, this product paid you a payout of 3.16% of the principal amount.

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

Please refer to the appendix for details of the fixings.

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**Underlying Reference:**

<b>Share</b>	<b>Bloomberg Ticker</b>	<b>Exchange</b>
Keppel Corporation Limited*	KEP SP	Singapore Stock Exchange
United Overseas Bank Limited	UOB SP	Singapore Stock Exchange
Singapore Exchange Limited	SGX SP	Singapore Stock Exchange
SembCorp Industries Limited	SCI SP	Singapore Stock Exchange

\*There was a Keppel Corp Spin Off (K-Green Trust) on 18 Sep 2010.

**Appendix****Performance of Underlying**

NA