

# Invest Spring Account SGD Interest Rate-Linked Structured Deposit – Tranche A

Quarterly Update – Dec 2010

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

**Invest Spring Account Tranche A** is a five year SGD Interest Rate-Linked Structured Deposit, with the potential for Early Redemption at the end of the second year if an Auto-Call Event occurs. If Auto-Call Event occurs, the investor will receive 4 semi-annual payouts at a rate of 1.7% per annum each. An Auto-Call Event occurs if the SGD 3-Year Interest Rate is less than 1.7% on the Observation Date.

If an Auto-Call Event does not occur, the investor will receive 10 semi-annual payouts at a rate of 1.7% per annum each.

The payout dates are the 13<sup>th</sup> day of March and September in each year, commencing from 13<sup>th</sup> September 2009, up to and including the Maturity Date, provided that if an Auto-Call Event occurs, the Payout Date immediately following the Observation Date shall be the final Payout Date.

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

## Product Details

Value Date	13 Mar 2009
Maturity Date	13 Mar 2014
Initial Price	100%
Price as at 31 Dec 2010	100.18%

Accumulated Total Coupon (%)	2.5570%
Next Coupon Date	14 Mar 2011

Product Update	As at 31 Dec 2010, this product paid you a payout of 2.5570% of the principal amount.
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The price of this product is affected by many factors including, but not limited to, the prevailing interest rate.

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