

UOB Structured Deposit – Champion Deposit Tranche B (AUD)

Product Summary

Guaranteed interest payable at the end of Year 1	7.8% of principal						
Condition for Trigger Event	Trigger Event occurs if on certain specified dates [^] , the Average Performance of the 3 Investment Style Portfolios exceeds or equals the Trigger Level.						
Consequences of a Trigger Event	Upon the occurrence of a Trigger Event, UOB will early redeem Champion Deposit and pay the applicable Trigger Bonus Interest.						
Specified dates* when Trigger Event may occur	End of Year 2 End of Year 3						
Trigger Level	10%						
Trigger Bonus Interest = Trigger Bonus Rate x Deposit Amount	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Trigger Event occurs at</th> <th>Trigger Bonus Rate</th> </tr> </thead> <tbody> <tr> <td>End of Year 2</td> <td>10%</td> </tr> <tr> <td>End of Year 3</td> <td>14%</td> </tr> </tbody> </table>	Trigger Event occurs at	Trigger Bonus Rate	End of Year 2	10%	End of Year 3	14%
Trigger Event occurs at	Trigger Bonus Rate						
End of Year 2	10%						
End of Year 3	14%						
Maturity Bonus Interest payable if Trigger Event does not occur	Final Return of Best of 3 Portfolios x Participation Rate x Deposit Amount. If the Final Return is zero or negative, there will be no Maturity Bonus Interest payable.						
Participation Rate	100%						
Maximum Tenor if Trigger Event does not occur	4 years						
Minimum Effective Interest Rate (assuming no other interest is paid for the maximum tenor)	2.01% p.a.						

Note: The performance of any Investment Style Portfolio is calculated using the weighted average semi-annual performance of the underlying Assets measured against the Initial Valuation Date. All undefined capitalised terms shall have the meaning given to them in the termsheets.

[^] Please refer to the term sheet for the actual dates.

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Return Tracker

Matured on 6 October 2010

Assets	Bloomberg Ticker*	Weight of Asset in each Basket	Initial Price, 2 Oct 2006	Valuation Date(1), 2 Apr 2007	Valuation Date(2), 2 Oct 2007	Valuation Date(3), 2 Apr 2008	Valuation Date(4), 29 Sep 2008	Valuation Date(5), 2 Apr 2009	Valuation Date(6), 29 Sep 2009	Valuation Date(7), 5 Apr 2010	Valuation Date(8), 29 Sep 2010	Average Price	Percentage Change
Equity Basket													
Dow Jones Tiger Titans 50 Index	DJTGR Index	50% in Equity Basket	387.14	430.2	570.09	495.93	372.51	292.68	427.43	448.35	458.26	436.93	12.8613%
Nikkei 225 Index	NKY Index	50% in Equity Basket	16254.29	17028.41	17046.78	13189.36	11743.61	8719.78	10100.2	11339.3	9559.38	12340.85	-24.0763%
Currency Basket													
EUR/USD (in # of USD per EUR)	USCFEURO Index	1/3 in Currency Basket	1.2744	1.3374	1.4163	1.5618	1.4381	1.3392	1.4549	1.3396	1.3611	1.4061	10.3304%
JPY/USD (in # of USD per 100 JPY)	USCFJY Index	1/3 in Currency Basket	0.8499	0.8497	0.8633	0.9730	0.9515	1.0033	1.1114	1.0628	1.1955	1.0013	17.8164%
AUD/USD (in # of USD per AUD)	USCFAUD Index	1/3 in Currency Basket	0.7484	0.8166	0.8846	0.9134	0.8125	0.7125	0.8717	0.9225	0.9723	0.8633	15.3475%
Commodity Basket													
Zinc (in USD per tonne)	LOZSDY Comdty	40% in Commodity Basket	3401	3205.5	3056	2281	1682.5	1303	1866.5	2370	2187	2243.94	-34.0212%
Copper (in USD per tonne)	LOCADY Comdty	40% in Commodity Basket	7605.5	6916	8161	8464	6590	4110.5	5934.5	7881	8016.5	7009.19	-7.8405%
Aluminium (in USD per tonne)	LOAHDY Comdty	20% in Commodity Basket	2558	2735.5	2441	2900	2410	1381	1782.5	2330	2293.5	2284.19	-10.7042%

* Bloomberg ticker is for reference only. Fixing Value for each Asset will be based on the price source specified in the termsheet and the confirmation.

† Please be informed that there was a printing error (transposition error) in the Initial Value of the Nikkei 225 Index in the Confirmation Letter sent to all depositors. The correct official closing level of Nikkei 225 Index on 2 Oct 06 is 16,254.29 (instead of 16,524.29) which was printed on the Confirmation Letter.

The Federal reserve Bank of New York has discontinued the publication of foreign exchange rates on 31 Dec 08. Kindly refer to the link: <http://www.ny.frb.org/newsevents/news/markets/2008/an081222.html>. As such, the fixing value of EUR/USD, JPY/USD & AUD/USD after 31 Dec 08 will be based on the 2.15pm (ECB time) buying price for that day as published by the European Central Bank (<http://www.ecb.int>).

Note:

Since the JPY/USD & AUD/USD are not directly published by the European Central Bank, these rates shall be calculated as follows:

- JPY/USD (in number of USD per 100 JPY) shall be calculated as the EUR/USD rate (in number of USD per EUR) divided by the EUR/JPY (in number of JPY per EUR), multiply by 100;
- AUD/USD (in number of USD per AUD) shall be calculated as the EUR/USD rate (in number of USD per EUR) divided by the EUR/AUD (in number of AUD per EUR).

Performance on Final Valuation Date(8), 29 September 2010

3 Asset Classes

Equity Return	(50% DJTGR Index, 50% NYK Index)	:	-5.6075%
Currency Return	(1/3 x EUR/USD, 1/3 x JPY/USD, 1/3 AUD/USD)	:	14.4981%
Commodity Return	(40% Zinc, 40% Copper, 20% Aluminium)	:	-18.8855%

3 Investment Style Portfolios

Aggressive Equity	60% x Equity + 10% x Currency + 30% x Commodity	:	-7.5804%
Balanced	(1/3 x Equity, 1/3 x Currency, 1/3 x Commodity)	:	-3.3317%
Commodity Biased	15% x Equity + 15% x Currency + 70% x Commodity	:	-11.8863%

Average of (Aggressive Equity, Balanced, Commodity-Biased) : -7.5994%

Maturity bonus (100% x Max (Aggressive Equity, Balanced, Commodity-Biased) : -3.3317% (set to 0)

Guaranteed Interest of 7.8% was paid on 8 October 2007.