

FX Sapphire Structured Deposit

6m SGD SharkFin Structured Deposit Linked to USD/SGD

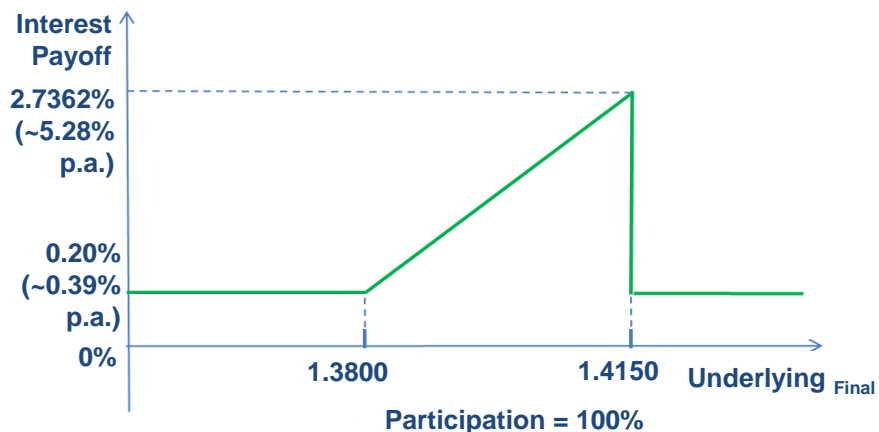


**Numbers shown here are for indicative purpose only*

Overview

- **SharkFin Structured Deposit** is a structured deposit with payoff linked to the performance of the underlying currency pair, the **USDSGD** Spot FX rate.
- Fixed Interest of **0.20% absolute (~0.39% p.a.)** will be paid at maturity.
- Bonus Interest will be paid out at maturity, if 'Underlying_{Final}' fixes between Strike Level and Barrier Level.
- Risk to the investor occurs when 'Underlying_{Final}' fixes at or below Strike OR fixes above Barrier Level, then the investor will only receive the Fixed Interest.
- This product is suitable for investors who believe that at the end of the investment tenor, USD will appreciate moderately against SGD but not beyond Barrier Level.
- This product is 100% principal guaranteed if it is held to maturity.

Interest Payoff Diagram



Indicative Terms & Conditions

Deposit Taker	United Overseas Bank Limited
Format	100% Principal Guaranteed Structured Deposit if held to maturity
Currency	SGD
Tenor	6 months
Start Date	[Trade Date + 6 business days]
Final Valuation Date	[Start Date + 6 months]
Maturity Date	[Final Valuation Date + 5 business days]
Underlying	USDSGD Spot FX
Underlying _{Final}	USDSGD Spot FX rate observed on the Final Valuation Date
Fixed Interest (payable at maturity)	0.20% absolute (~ 0.20% x 365/189 ≈ 0.39% p.a.*)
Participation Rate (PR)	100%
Bonus Interest (payable at maturity)	If Underlying_{Final} fixes at or below Barrier Level, PR x Max[0, (Underlying_{Final} – Strike) / Strike] Else if Underlying_{Final} fixes above Barrier Level, 0.0%
Strike Level	[1.3800]
Barrier Level	[1.4150]
Principal Redemption at maturity	100% of Principal

**Assuming Number of days between Start Date and Maturity Date is 189 days*

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