

## UOB Fixed Deposit Plus – Capture the Peak (NZD)

### Return Tracker

(Matured on 5 January 2009)

Starting Basket Level on 5 Jan 2005: 54.7932\*

Quarter	Period		Highest Basket Level	Return/16 x 60%
1	6-Jan-05	to 4-Apr-05	55.8644	0.0726%
2	5-Apr-05	to 4-Jul-05	54.8055	0.0002%
3	5-Jul-05	to 3-Oct-05	57.0659	0.1548%
4	4-Oct-05	to 3-Jan-06	56.0895	0.0880%
5	4-Jan-06	to 3-Apr-06	57.7496	0.2016%
6	4-Apr-06	to 3-Jul-06	60.2285	0.3712%
7	4-Jul-06	to 3-Oct-06	58.6906	0.2667%
8	4-Oct-06	to 3-Jan-07	65.1000	0.7054%
9	4-Jan-07	to 3-Apr-07	65.8275	0.7552%
10	4-Apr-07	to 3-Jul-07	68.1492	0.9141%
11	4-Jul-07	to 3-Oct-07	69.8807	1.0326%
12	4-Oct-07	to 3-Jan-08	72.0851	1.1834%
13	4-Jan-08	to 3-Apr-08	64.6995	0.6780%
14	4-Apr-08	to 3-Jul-08	65.1456	0.7085%
15	4-Jul-08	to 3-Oct-08	60.8524	0.4147%
16	4-Oct-08	to 29-Dec-08	51.0496	-0.2562%
			<b>Total**</b>	<b>7.2908%</b>

Maturity bonus calculation:

$$\begin{aligned}
 &= \text{Max}(0, \text{PR} \times \text{Average Quarterly Basket Return} - \text{Total Guaranteed Interest of } 16.2\%) \\
 &= \text{Max}(0, 7.2908\% - 16.2\%) \\
 &= -8.9092\% \text{ (set to } 0)
 \end{aligned}$$

The maturity bonus interest is 0%.

\*Please refer to the Basket Tracker page for calculations of the Starting Basket Level and Notice of Corporate Action Adjustments.

(The link to the Basket Tracker page is available at [http://www.uobgroup.com/pages/personal/structureddeposits/fdplus/capture\\_peak.html](http://www.uobgroup.com/pages/personal/structureddeposits/fdplus/capture_peak.html))

Guaranteed Interest of 5.4% was paid for Year 1, Year 2 and Year 3 on 3 January 2006, 3 January 2007 and 3 January 2008 respectively.