

UOB Structured Deposit – Trend Deposit (AUD)

Return Tracker

A	B	C	D	E
Date	Average Basket Performance	PR x (Average Basket Performance - Benchmark)	Trigger Level	Does Trigger Event Occur? (Trigger Event occurs if C > D)
Valuation Date(1) (3 March 2008)	99.1012%	-0.9527%	NA	NA
Valuation Date(2) (2 March 2009)	125.1095%	26.6161%	4%	Yes

Participation Rate: 106%

Benchmark (I.e. the higher of (i) 100% or (ii) Basket Level on Valuation Date(1), 99.1012%): 100%

Trigger Bonus Rate(2) = PR x (Average Basket Performance - Benchmark)
 = 106% x (125.1095% - 100%)
 = 26.6161%

For Valuation Date(2) 2 Mar 09, since the Trigger Bonus Rate(2) of 26.6161% is higher than the Trigger Level of 4%, a Trigger Event has occurred.

The Structured Deposit will be Early Redeemed on 9 Mar 09. 100% Principal plus a Trigger Bonus Interest of 26.6161% of the Deposit Amount will be paid.

Total Interest (for 2 Years) = Year 1 Guaranteed Interest of 8% (10 Mar 08) + Trigger Bonus Interest of 26.6161% (9 Mar 09)
 = 34.6161%