Emerge with a world of returns

Based on the guaranteed payout, the minimum rate of return is 0.99% p.a. if the Fund is held to maturity.

Key Benefits of the Fund

Guaranteed payout

 Guaranteed payout¹ of 3% of the initial investment at the end of the first year

• Potential Performance Payout² of 15% or more

- Potential Performance Payout of 15% or more of the initial investment² provided that all three currencies from Brazil, Russia and India ("BRI") remain the same or appreciate against the US Dollar ("USD") from their Initial Values³ at maturity

Short tenor

Fixed tenor of 3 years

Capital guarantee

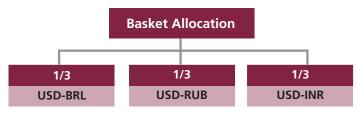
- 100% capital guaranteed of initial investment at maturity4

• BRI currencies exposure

 Exposure to the Brazilian Real ("BRL"), Russian Ruble ("RUB") and Indian Rupee ("INR")

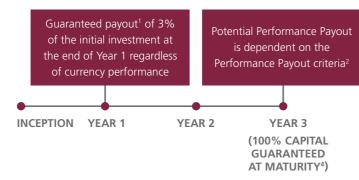
About the Fund

The Triple Fortune Capital Guaranteed Fund ("the Fund") offers a guaranteed payout of 3% of the initial investment at the end of the first year and a potential Performance Payout at maturity provided that the performance of all three BRI currencies in the basket underlying the Fund against the USD meets the Performance Payout criteria². The underlying basket offers equal exposure to three emerging currencies – BRL, RUB and INR. The Fund is 100% capital guaranteed upon maturity⁴.



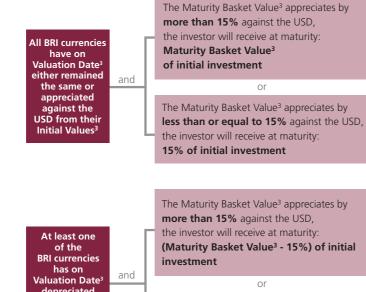
USD-BRL is the foreign exchange rate of BRL per one USD. USD-RUB is the foreign exchange rate of RUB per one USD. USD-INR is the foreign exchange rate of INR per one USD.

How the Fund Works



Performance Payout criteria²

against the USD from its



Note: Investors should note that there is no assurance that the Performance Payout will be achieved and the Performance Payout could be as low as zero. The Performance Payout is not guaranteed.

zero payout

The Maturity Basket Value³ appreciates by

the investor will receive at maturity:

less than or equal to 15% against the USD,

THE FOLLOWING ARE PURELY ILLUSTRATIVE EXAMPLES AND ARE NOT INDICATIVE OF THE FUTURE OR LIKELY PERFORMANCES OF THE FUND.

Illustrative Examples

SCENARIO 1

- a) On the Valuation Date³, all BRI currencies have appreciated against the USD from their Initial Values³, AND
- b) The Maturity Basket Value³ has appreciated by more than 15% against the USD.

	YEAR 1 & 2	YEAR 3	
BRL	No currency	20% •	E.g. Brazilian Real appreciates from
RUB	performance observed	15%	BRL2.266 per 1USD to BRL1.88
INR		22%	per 1USD

Assuming initial investment of S\$10,000

- At the end of the **1st year**, the 3% payout is guaranteed¹. Investor will receive $3\% \times \$10,000 = \$\$300$.
- At the end of the 3rd year, Maturity Basket Value³ = (20% + 15% + 22%)/3 = 19%Since all three currencies have appreciated against the USD from their Initial Values³ and the Maturity Basket Value³ has appreciated by more than 15%, the investor will receive a Performance Payout² based on the Maturity Basket Value³.
- Hence, the investor will receive: 19% x S\$10,000 + S\$10,000 (100% of initial investment) = \$\$11,900.

SCENARIO 2

= \$\$11,500.

- a) On the Valuation Date³, all BRI currencies have either remained the same or appreciated against the USD from their Initial Values³, AND
- b) The Maturity Basket Value³ has appreciated by less than 15% against the USD.

	YEAR 1 & 2	YEAR 3
BRL	No currency	5%
RUB	performance	0%
INR	observed	10%

Assuming initial investment of S\$10,000.

- At the end of the **1st year**, the 3% payout is guaranteed¹. Investor will receive $3\% \times \$10,000 = \$\$300$.
- At the end of the 3rd year, Maturity Basket Value³ = (5% + 0% + 10%) / 3 = 5%Since all three currencies have either remained the same or appreciated against the USD from their Initial Values³ and the Maturity Basket Value³ has appreciated by less than 15%, the investor will receive a Performance Payout² of 15%.

Hence, the investor will receive: 15% x S\$10,000 + S\$10,000 (100% of initial investment)

SCENARIO 3

- a) On the Valuation Date³, one of the currencies has depreciated against the USD from its Initial Value³, AND
- b) The Maturity Basket Value³ has appreciated by more than 15% against the USD.

	YEAR 1 & 2	YEAR 3	
BRL	No currency	30%	Eg. Indian Rupee depreciates from
RUB	performance observed	40%	Rp45.93 per 1USD to Rp51.03
INR		-10% -	per 1USD

Assuming initial investment of S\$10,000.

- At the end of the **1st year**, the 3% payout is guaranteed¹. Investor will receive $3\% \times \$10,000 = \$\$300$.
- At the end of the 3rd year.

Maturity Basket Value³ = (30% + 40% + (-10%)) / 3 = 20%As one of the currencies has depreciated against the USD from its Initial Value³ but the Maturity Basket Value³ has appreciated by more than 15%, the investor will receive a Performance Payout² of:

20%-15%=5%

Hence, the investor will receive: 5% x S\$10,000 + S\$10,000 (100% of initial investment) = \$\$10,500.

SCENARIO 4

- a) On the Valuation Date³, one of the currencies has depreciated against the USD from its Initial Value³,
- b) The Maturity Basket Value³ has appreciated by less than 15% against the USD.

	YEAR 1 & 2	YEAR 3
BRL	No currency performance observed	20%
RUB		5%
INR		-10%

Assuming initial investment of S\$10,000.

- At the end of the **1st year**, the 3% payout is guaranteed¹. Investor will receive $3\% \times \$10,000 = \$\$300$.
- At the end of the 3rd year,

Maturity Basket Value³ = (20% + 5% + (-10%)) / 3 = 5%As one of the currencies has depreciated against the USD from its Initial Value³ and the Maturity Basket Value³ has appreciated by less than 15%, there will be no Performance Payout².

Hence, the investor will receive:

\$\$10,000 (100% of initial investment).

Fund Details

Barclays Investment Services, the investment management division of Barclays Bank PLC
Barclays Capital, the investment banking division of Barclays Bank PLC
RBC Dexia Investor Services Singapore Pte Limited (formerly known as "Dexia Fund Services Singapore Pte Limited")
State Street Fund Services (Ireland) Limited Fund Currency Initial Offer Period 0 July 2006 – 12 August 2006 21 August 2006 SGD 1.0000 Launch Date Initial Issue Price
Minimum Investmen
Mode of Subscriptio
Pricing of Product
Dealing Day (Redem SGD 5,000 with subsequent amounts of SGD 1,000 Every Tuesday of each week following the Dealing Deadline, unless this is not a Business Day³, in which case it will be the following Business Day

One Business Day prior to the Dealing Day Dealing Deadline NAV Publication Preliminary Charge Repurchase Charge Investment Management Fee Fixed Fee (Administration Fee) Jp to 3% of the Initial Issue Price per Share (inside NAV) Jp to 0.50% of the Initial Issue Price per Share p to 0.60% p.a. of the NAV of the Fund to 0.20% p.a. of the NAV of the Fund 23 August 2007 (Dividends are paid out by or on behalf of the Fund on this date and end Investors will receive their **Dividend Payment Date**

Triple Fortune Capital Guaranteed Fund, a sub-fund of Celsius Funds plc

For more information, please speak to your UOB personal banker at any UOB group branch today, call 1800 22 22 121 or visit www.uobgroup.com

Scheduled Maturity Date

- The guaranteed payout is 3% of the Initial Issue Price per Share (being SGD1.0000) for Shares held as at the Dividend Payment Date on 23 August 2007. The guarantor is Barclays Bank PLC (rated AA / Aa1 by Standard & Poor's / Moody's).

 The following are the conditions upon which Performance Payout (if any) will be made at maturity and the amount payable:
- a. If the Final Values of all BRI currencies have either remained the same or appreciated against the USD from their Initial Values
- and the Maturity Basket Value appreciates by more than 15% against the USD, an investor will receive: Maturity Basket Value of initial investment
- b. If the Final Values of all BRI currencies have either remained the same or appreciated against the USD from their Initial Values and the Maturity Basket Value appreciates by **less than or equal to 15%** against the USD, an investor will receive: c. If at least one of the BRI currencies has depreciated against the USD from its Initial Value and the Maturity Basket Value
- appreciates by more than 15% against the USD, an investor will receive: Maturity Basket Value - 15%) of initial investment.
- d. If at least one of the BRI currencies has depreciated against the USD from its Initial Value and the Maturity Basket Value appreciates by less than or equal to 15% against the USD, an investor will receive: zero payout.

 Investors should note that there is no assurance that the Performance Payout will be achieved and the Performance Payout could be as low as zero. The Performance Payout is not guaranteed.
- For capitalised terms used but not defined in this footnote, please see footnote 3.

21 August 2009

Definitions:

- "Business Day" means a day (other than a Saturday or Sunday) on which commercial banks are open and settle payments (including dealings in foreign exchange and foreign currency deposits) in Dublin, Singapore and London.
 "Currency Performance" means, in respect of each BRI currency, the Initial Value of such BRI currency divided by its Final Value minus one.
- "Final Valúe" means, in respect of each BRI currency, the value of such BRI currency against the USD determined on the Valuation Date. "Initial Value" means, in respect of each BRI currency, the value of such BRI currency against the USD determined on the Launch Date, and if such day is not a Valuation Business Day, the following Valuation Business Day.
- "Launch Date" means 21 August 2006. "Maturity Basket Value" means the arithmetic average of the respective Currency Performance of all the BRI currencies against USD. "Valuation Business Day" means a day (other than a Saturday or Sunday) on which (i) the Trans-European Automated Real-time Gross Settlement Express Transfer (TARGET) system is open; and (ii) commercial banks are open and settle payments (including dealings in foréign exchange and foréign currency deposits) in Dublin, Singapore, New York and London.
- "Valuation Date" means 13 August 2009, and if such day is not a Valuation Business Day, the following Valuation Business Day.

 The scheduled maturity date of the Fund is 21 August 2009. Capital is guaranteed by Barclays Bank PLC only if the Shares are held until maturity.

Important Information

Investors should note that past performance is no quarantee of likely or future performance of the Fund. Any prediction, projection or forecast is not necessarily indicative of the future or likely performance of the Fund. Investors should note that the value of the Shares

and the income (if any) of the Fund may go down as well as up.

This document is published for information and general circulation only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. Investors should seek advice from a financial adviser regarding the suitability of the investment product, taking into account the specific investment objective, financial situation or particular needs of each person before making a commitment to purchase the investment product.

A complete description of the Fund is set out in the Fund's Prospectus and Supplement issued by Celsius Funds plc, the responsible person for the Fund. Copies of the Prospectus and Supplement of the Fund are available from the Singapore Representative, United Overseas Bank Limited (UOB) and Barclays Bank PLC (Barclays).

This document is prepared by Barclays Capital, the investment banking division of Barclays, and the opinions expressed herein are subject to change without notice and may involve a number of assumptions, which may not be valid. Although the information contained herein has been taken from sources that are believed to be accurate, no warranty or representation is made as to its correctness, completeness or accuracy. Barclays and UOB accept no liability whatsoever for any direct, indirect or consequential loss arising from any use or reliance of this document which does not have any regard to the particular needs of any person. Investments are not deposits or other obligations of, or guaranteed or insured by Barclays, UOB or any subsidiaries, associated companies or their affiliates, or by any local government. or insurance agency, and are subject to investment risks, including the possible loss of the principal amount invested. Potential investors should read the Prospectus and the Supplement of the Fund before deciding whether to invest in the Shares of the Fund and may wish to seek advice from a financial adviser before investing. If an investor chooses not to do so, he should consider whether the Fund is

United Overseas Bank Limited Company Reg. No. 193500026Z Barclays Bank PLC Company Reg. No. F02302\



