

ENJOY THE BEST OF 3 WORLDS IN ONE PRODUCT.

Invest In 3 Different Asset Classes

Equity	Currency	Commodity
50% Central and Eastern Europe (CEE) Markets	40% HUF/EUR (Hungary FX)	40% Zinc
	40% PLN/EUR (Poland FX)	40% Copper
50% China Market	20% CZK/EUR (Czech FX)	20% Aluminium

- Legend
1. CEE Markets refer to shares listed on markets of Hungary, Poland & Czech Republic.
 2. China Market refers to shares of state-owned China companies listed on the Hong Kong Stock Exchange.
 3. HUF/EUR is the foreign exchange rate of HUF (Hungary currency) against EUR.
 4. PLN/EUR is the foreign exchange rate of PLN (Poland currency) against EUR.
 5. CZK/EUR is the foreign exchange rate of CZK (Czech Republic currency) against EUR.
 6. EUR is the currency of European Economic & Monetary Union.

3 Different Investment Style Portfolios with Different Asset Allocation

Besides providing diversification by investing in multiple Asset Classes, the UOB Vic3 Deposit uses a triple investment style strategy to achieve potentially higher returns.

Aggressive Equity Portfolio	Balanced Portfolio	Commodity-biased Portfolio
60% Equity	1/3 Equity	15% Equity
10% Currency	1/3 Currency	15% Currency
30% Commodity	1/3 Commodity	70% Commodity

How Is Trigger Event Determined?

Aggressive Equity Portfolio	Take the average	Trigger Event Occurs If Average Performance of the 3 Investment Style Portfolios exceeds or equals Trigger Level
Balanced Portfolio		
Commodity-biased Portfolio		

How Is Maturity Bonus Interest Computed?

Aggressive Equity Portfolio	Take the highest	If Trigger Event does not occur Maturity Bonus Interest = Final Return of Best of 3 Portfolios x Participation Rate x Deposit Amount
Balanced Portfolio		
Commodity-biased Portfolio		

Risk factors

Unlike traditional deposits, UOB Structured Deposit – Vic3 Deposit has risk and investment elements, and returns may vary. The Deposit Amount is guaranteed only if the whole Deposit Amount is held to the Deposit Maturity Date or early redemption by the Bank. Unless the Bank otherwise agrees, the Deposit Amount cannot be withdrawn, whether partially or in whole, prior to its maturity. In the event the Bank allows early withdrawal, the Bank shall be entitled to deduct from the Deposit Amount, any loss, costs, charges and/or expenses referable to such Early Termination as incurred by the Bank (including those in relation to the Bank’s unwinding or termination of its hedging and/or funding position) and such other administrative and other charges as the Bank may impose. In such instances, **you may receive less than the Deposit Amount**. The Deposit Amount is guaranteed in the currency in which it is denominated only. Any conversion of the Deposit Amount from the denominated currency to another currency will involve foreign exchange risk. The fixed interest for the 1st year is guaranteed only if the whole Deposit Amount is held with the Bank until the 1st Interest Payment Date. The Trigger Bonus Interest from the 2nd year of the Tenor to maturity is only payable upon the occurrence of the Trigger Event, which will depend on, among other things, the Average Performance of the 3 Investment Style Portfolios. **There is no guarantee of the Trigger Event** occurring and consequently, early redemption by the Bank. There is also no guarantee on the performance of any Asset or the performance of any of the 3 Investment Style Portfolios. In view of the risk factors, you may wish to seek advice from a licensed or an exempt financial adviser before making a commitment to purchase the UOB Structured Deposit – Vic3 Deposit (including, if you need to withdraw the Deposit Amount prematurely). In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether the UOB Structured Deposit – Vic3 Deposit is suitable for you.

IMPORTANT – Please note:

The above is not to be used or considered as an offer to sell or to buy the above product or any of the securities or other investment products referred to herein, and

does not constitute a recommendation by the Bank to enter into any transaction. The Bank has not taken any steps to ensure that the product is suitable for any particular investor and unless the Bank otherwise agrees, the Bank is not acting as your adviser or in any fiduciary capacity in respect of any proposed transaction in relation to the above product, or any other transaction. Nothing herein constitutes investment, legal, accounting or tax advice, or a representation that any investment is suitable for or appropriate to your investment objectives, financial situation and particular needs, or otherwise constitutes a personal recommendation to you. As such, it is recommended that before entering into any transaction, you should take steps to ensure that you have a full understanding of the terms, conditions and risks thereof and are capable of and willing to assume those risks in the light of your own investment objectives, financial situation and particular needs. If you are in doubt as to any aspect of any transaction in respect of the above product, please consult your own legal, regulatory, tax, business, investment, financial and accounting advisers. The Bank does not make any representation or warranty as to the accuracy or completeness of the information contained in this document. The Bank and its affiliates, connected or related companies, directors, employees or clients may have an interest in the above product or its related products or other financial instruments, or derivatives (collectively, the “Products”) including, in relation to the Products, marketing, dealing, holding, acting as market-makers, performing financial or advisory services, acting as a manager or co-manager of a public offering. The Bank, its affiliates, connected or related companies, directors or employees may also have alliances, contractual agreements, or broking, investment banking or other relationships for the provision of financial services, with any product provider mentioned in this document.

Structured deposit is not an insured deposit for the purposes of the Deposit Insurance Act 2005 (No. 31 of 2005).

EQUITIES? COMMODITIES? CURRENCIES?

ENJOY A WINNING COMBINATION WITH UOB VIC3 DEPOSIT.



UOB STRUCTURED DEPOSIT
VIC3 DEPOSIT

Choose between our SGD, USD or AUD deposits^ to reap the following benefits:

- 100% principal guaranteed at maturity or early redemption by UOB.
- Guaranteed interest at the end of Year 1 if the Deposit Amount is held till the 1st Interest Payment Date.
- Advantage of diversification with participation in 3 selected Asset Classes (Equity, Currency and Commodity).
- Participation in 3 selected Investment Style Portfolios with different asset allocation.
- Potential for early redemption and possible Trigger Bonus Interest from the end of Year 2 onwards.
- If the Trigger Event has not occurred prior to the Final Maturity Date, depositors will receive the Maturity Bonus Interest (if any).
- Maturity Bonus Interest is linked to the best performing Investment Style Portfolio.
- No annual management fee.

Summary of features

	SGD		USD		AUD	
Guaranteed interest payable at the end of Year 1	6.18% of principal		6.8% of principal		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 Vic3 Deposit and pay the applicable Trigger Bonus Interest.					
Specified dates* when Trigger Event may occur	End of Year 2 End of Year 3 End of Year 4		End of Year 2 End of Year 3		End of Year 2 End of Year 3	
Trigger Level (to be determined by UOB on Initial Valuation Date)	20% - 45%		13% - 28%		12% - 19%	
Trigger Bonus Interest = Trigger Bonus Rate x Deposit Amount	Trigger Event Occurs at	Trigger Bonus Rate	Trigger Event Occurs at	Trigger Bonus Rate	Trigger Event Occurs at	Trigger Bonus Rate
	End of Year 2	6%	End of Year 2	9%	End of Year 2	9%
	End of Year 3	8%	End of Year 3	12%	End of Year 3	12%
	End of Year 4	10%				
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	30%		80%		100%	
Maximum Tenor if Trigger Event does not occur	4 years, 11 months		4 years		4 years	
Minimum Effective Interest Rate (assuming no other interest is paid for the maximum tenor)	1.28% p.a.		1.74% p.a.		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.

^ Product terms and conditions apply. Please refer to the termsheets for more details.
All undefined capitalised terms shall have the meaning given to them in the termsheets.
* Please refer to the termsheets for the actual dates.

The following are purely illustrative examples and are not indicative of the future or likely performance of the UOB Vic3 Deposit. Please note that the prices of the Assets may fluctuate depending on the economic conditions, interest rates, currency fluctuations and market’s perception of the Assets.

Assuming a deposit amount of SGD10,000 and the Trigger Level is set at 20%.

Example 1 (Trigger Event occurs at the end of Year 2):

Date*	Return of Aggressive Equity Portfolio	Return of Balanced Portfolio	Return of Commodity-biased Portfolio	Average Return of 3 Portfolios	Average Return of 3 Portfolios ≥ Trigger Level	Interest Rate Payable
End of Year 1	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	6.18% (Guaranteed)
End of Year 2	20.7%	19%	22.3%	(20.7%+19%+22.3%)/3 = 20.67%	Yes	6% (Trigger Bonus Rate)

For the 1st year, the Guaranteed Interest is 6.18% of the Deposit Amount, regardless of the performance of the Assets.

Guaranteed Interest for Year 1 = 6.18% x SGD10,000 = SGD618

For the 2nd year, assuming that the Return of each Portfolio at the end of the year* is shown in the table above.

As the Average Return of the 3 Portfolios is 20.67% which is higher than the Trigger Level of 20%, the applicable Trigger Bonus Rate is 6%.

Trigger Bonus Interest for Year 2 = 6% x SGD10,000 = SGD600

Since Trigger Event has occurred, the Bank will redeem this structured deposit at the end of Year 2.

In Example 1, for a deposit amount of SGD10,000, the depositor will get total interest of SGD618 + SGD600 = SGD1,218 for 2 years.

Example 2 (Trigger Event does not occur and Maturity Bonus is paid):

Date*	Return of Aggressive Equity Portfolio	Return of Balanced Portfolio	Return of Commodity-biased Portfolio	Average Return of 3 Portfolios	Average Return of 3 Portfolios ≥ Trigger Level	Interest Rate Payable
End of Year 1	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	6.18% (Guaranteed)
End of Year 2	16%	13.3%	11.5%	(16% + 13.3% + 11.5%)/3 = 13.60%	No	0%
End of Year 3	23.70%	17.33%	10.55%	(23.7% + 17.33% + 10.55%)/3 = 17.19%	No	0%
End of Year 4	28.30%	17.67%	2.45%	(28.3% + 17.67% + 2.45%)/3 = 16.14%	No	0%
End of Year 4 11 months	42.50% (Best)	25.00%	-2.50%	Not applicable	Not applicable	0.3 x 42.5% = 12.75% (Maturity Bonus)

For the 1st year, the Guaranteed Interest is 6.18% of the Deposit Amount, regardless of the performance of the Assets.

Guaranteed Interest for Year 1 = 6.18% x SGD10,000 = SGD618

From the 2nd year to the 4th year, assuming that the Average Performance of the 3 Portfolios on the relevant Valuation Date* is below the Trigger Level of 20%, a Trigger Event will not occur. Hence, there will be no interest for the 2nd year to the 4th year.

On the Final Maturity Date*, assuming that the Final Return of each Portfolio is shown in the table above.

Example 3 (Worst Case Scenario):

From the 2nd year to the 4th year, assuming that the Average Performance of the 3 Investment Style Portfolios on the relevant Valuation Date* is below the Trigger Level of 20%, a Trigger Event will not occur. Hence, there will be no interest for the 2nd year to the 4th year.

On maturity, assuming that the Final Return of all 3 Portfolios are negative, there will be no Maturity Bonus Interest.

The best performing Portfolio is the Aggressive Equity Portfolio with a Final Return of 42.5%.

Maturity Bonus = Participation Rate x Final Return of Best of 3 Portfolios
= 0.3 x 42.5% = 12.75%

Maturity Bonus Interest = 12.75% x SGD10,000 = SGD 1,275

In Example 2, for a deposit amount of SGD10,000, the depositor will get total interest of SGD618 + SGD1,275 = SGD1,893 for 4 years and 11 months.

The depositor will only receive the Guaranteed Interest of 6.18% for Year 1.

In this Example 3, for a Deposit Amount of SGD10,000, the depositor will get total interest of SGD618 for 4 years and 11 months.

*Please refer to the termsheets for the actual dates.

Before investing your money, you would have to consider which asset class (stocks, currencies or commodities, etc.) would yield the most promising returns and how much to allocate to each asset class. As all asset classes go through positive and negative cycles, today’s star asset may lose its brilliance overnight.

UOB Vic3 Deposit provides you with an opportunity to earn potential returns with 3 selected Asset Classes and 3 selected asset allocation strategies.

Start enjoying the best of 3 worlds now.

Simply place a minimum amount of \$5,000 in the respective currency. Available for a limited period only. For more information, visit us at any branch, call us at 1800 22 22 121 or log on to www.uobgroup.com

Also receive SGD10 Isetan voucher for every \$10,000 deposit placed, regardless of currency of deposit.