

UOB Structured Deposit – Champion Deposit Tranche A (SGD) Product Summary

Guaranteed interest payable at the end of Year 1	6.2% 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 Champion 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								
Trigger Level	31%								
Trigger Bonus Interest = Trigger Bonus Rate x Deposit Amount	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Trigger Event occurs at</th> <th>Trigger Bonus Rate</th> </tr> </thead> <tbody> <tr> <td>End of Year 2</td> <td>8%</td> </tr> <tr> <td>End of Year 3</td> <td>9%</td> </tr> <tr> <td>End of Year 4</td> <td>10%</td> </tr> </tbody> </table>	Trigger Event occurs at	Trigger Bonus Rate	End of Year 2	8%	End of Year 3	9%	End of Year 4	10%
Trigger Event occurs at	Trigger Bonus Rate								
End of Year 2	8%								
End of Year 3	9%								
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%								
Maximum Tenor if Trigger Event does not occur	4 years, 11 months								
Minimum Effective Interest Rate (assuming no other interest is paid for the maximum tenor)	1.29% 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. All undefined capitalised terms shall have the meaning given to them in the termsheets.

[^] Please refer to the term sheet for the actual dates.

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Return Tracker

Performance on Valuation Date(4), 4 September 2008

Assets	Bloomberg Ticker*	Weight of Asset in each Basket	Initial Price, 11 Sep 2006	Valuation Date(1), 5 Mar 2007	Valuation Date(2), 4 Sep 2007	Valuation Date(3), 4 Mar 2008	Valuation Date(4), 4 Sep 2008	Average Price	Percentage Change
Equity Basket									
Dow Jones Tiger Titans 50 Index ("DJTGR")	DJTGR Index	50% in Equity Basket	376.46	405.09	493.44	477.26	404.42	445.05	18.2204%
Nikkei 225 Index ("NKY")	NKY Index	50% in Equity Basket	15794.38	16642.25	16420.47	12992.28	12557.66	14653.17	-7.2254%
Currency Basket									
EUR/USD (in # of USD per EUR)	USCFEURO Index	1/3 in Currency Basket	1.2699	1.3094	1.3606	1.52100	1.43600	1.4068	10.7764%
JPY/USD (in # of USD per 100 JPY)	USCFJY Index	1/3 in Currency Basket	0.8506	0.8620	0.8605	0.97399	0.92799	0.9061	6.5274%
AUD/USD (in # of USD per AUD)	USCFAUD Index	1/3 in Currency Basket	0.751	0.7728	0.8245	0.92270	0.82980	0.8375	11.5113%
Commodity Basket									
Zinc (in USD per tonne)	LOZSDY Comdty	40% in Commodity Basket	3410	3231.00	2935	2805.50	1815.50	2696.75	-20.9164%
Copper (in USD per tonne)	LOCADY Comdty	40% in Commodity Basket	7608	5811.00	7301.50	8685.00	7420.00	7304.38	-3.9909%
Aluminium (in USD per tonne)	LOAHDY Comdty	20% in Commodity Basket	2498.5	2698.50	2405.50	3111.00	2638.00	2713.25	8.5952%

*Bloomberg ticker is for reference only. Fixing Value for each Asset will be based on the price source specified in the termsheet and the confirmation.

Performance on Valuation Date(4), 4 September 2008

3 Asset Classes

Equity Return	(50% x DJGTR, 50% x NIKKEI)	: 5.4975%
Currency Return	(1/3 x EUR/USD, 1/3 x JPY/USD, 1/3 AUD/USD)	: 9.6051%
Commodity Return	(40% Zinc, 40% Copper, 20% Aluminium)	: -8.2439%

3 Investment Style Portfolios

Aggressive Equity	(60% x Equity + 10% x Currency + 30% x Commodity)	: 1.7858%
Balanced	(1/3 x Equity, 1/3 x Currency, 1/3 x Commodity)	: 2.2862%
Commodity-Biased	(15% x Equity + 15% x Currency + 70% x Commodity)	: -3.5053%

30% x Max (Aggressive Equity, Balanced, Commodity-Biased) : 0.6859%

Average Performance of 3 Investment Style Portfolios : 0.1889%

^Note: Since the Average Performance of 3 Investment Style Portfolios is less than or equal to the Trigger Level of 31%, no Trigger Event has occurred. Whether any Trigger Event occurs and whether any Trigger Bonus interest will be paid on Valuation Date(6), 4 September 2009 will depend on the performance of the Underlying Basket.

Guaranteed Interest of 6.2% was paid on 11 September 2007.