

UOBM Global Banks Structured Investment

2-Year Principal Guaranteed Structured Investment Linked to the performance of a basket of financial stocks.

Trade Date	14 April 2008
Initial Fixing Date	17 April 2008
Investment Start Date	17 April 2008
Investment Expiry Date	19 April 2010
Investment Maturity Date	26 April 2010 (Final Valuation Date + 5 business days)
Interest Payment Frequency	On Investment Maturity Date
Interest Payment	<p>Investment return on maturity is calculated by the Calculation Agent as follows:</p> <p>Investment Amount x Max [0%, $\frac{1}{6} \times \sum_{i=1}^6 Performance(i)$] x Conversion Factor</p> <p>where:</p> <p style="padding-left: 40px;">if $(S_{i,t}/S_{i,0}) - 1 \geq 0$, then Performance (i) = [X%]</p> <p>X = [11]%</p> <p>otherwise:</p> <p style="padding-left: 40px;">Performance (i) = $(S_{i,t}/S_{i,0}) - 1 \times 100\%$</p> <p>where:</p> <p>“$S_{i,t}$” means in respect of each Share_i in the Basket, the Final Price of such Share_i;</p> <p>“$S_{i,0}$” means in respect of each Share_i, the Initial Price; and</p> <p>“i” means a number between 1 and 6 corresponding to the relevant Share_i as mentioned in Basket.</p> <p>Conversion Factor = $(USDMYR_{END} / USDMYR_{START})$</p>
USD/MYR _{start}	<p>The spot USD/MYR exchange rate, expressed as MYR per 1 USD, as determined by the Calculation Agent.</p> <p>[3.1630]</p>

WARNING

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET/REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.

Basket	The following are shares in the Underlying Basket:				
	i	Shares	Bloomberg Code	Exchange	Initial Price
1	Citigroup Inc	C US	New York Stock Exchange	USD24.03	
2	JP Morgan Chase & Co	JPM US	New York Stock Exchange	USD45.12	
3	Merrill Lynch & Co Inc	MER US	New York Stock Exchange	USD46.71	
4	UBS AG	UBS US	New York Stock Exchange	USD34.61	
5	Lehman Brothers Holdings Inc	LEH US	New York Stock Exchange	USD43.64	
6	Goldman Sachs Group Inc	GS US	New York Stock Exchange	USD172.10	

Note:

All other terms and conditions of investment as per termsheet/confirmation note.

WARNING

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET/REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.