

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> $\text{Investment Amount} \times \text{Max} \left[0\%, \frac{1}{6} \times \sum_{i=1}^6 \text{Performance}(i) \right] \times \text{Conversion Factor}$ <p>where:</p> <p style="padding-left: 40px;">if $(S_{i,f}/S_{i,0}) - 1 \geq 0$, then Performance (i) = [X%]</p> <p style="padding-left: 40px;">X = [11]%</p> <p>otherwise:</p> $\text{Performance}(i) = (S_{i,f}/S_{i,0}) - 1 \times 100\%$ <p>where:</p> <p>“S_{i,f}” 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 = $(\text{USDMYR}_{\text{END}} / \text{USDMYR}_{\text{START}})$</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 THIS INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING INSTRUMENTS / REFERENCE. THE RETURNS ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. IF THE INVESTMENT IS REDEEMED EARLY, THE CUSTOMER MAY LOSE PART OF THE PRINCIPAL SUM INVESTED.

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	Bank of America Corp.***	BAC US	New York Stock Exchange	USD54.3455
	4	UBS AG*	UBS US	New York Stock Exchange	USD32.319
	5	Wells Fargo & Co**	WFC US	New York Stock Exchange	USD6,442.095
	6	Goldman Sachs Group Inc	GS US	New York Stock Exchange	USD172.10

* - Price revised due to corporate event (Rights Issue)

** - Lehman replaced by Wells Fargo

*** -Merrill Lynch replaced by Bank of America

Note:

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

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