

PRODUCT DISCLOSURE SHEET <i>(Read this Product Disclosure Sheet before you decide to take out the UOBM AUD DENOMINATED PRINCIPAL GUARANTEED USDCNY Structured Investment. Be sure to also read the general terms and conditions.)</i>	UNITED OVERSEAS BANK (MALAYSIA) BHD UOBM AUD DENOMINATED PRINCIPAL GUARANTEED USDCNY Structured Investment Date:
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1. What is this product about?

This is an FX-linked structured investment. This is a structured product with an embedded derivative linked to the performance of an underlying asset – USDCNY exchange rate. The actual returns on your investment depend on the US Dollar against the Chinese Yuan (USDCNY) movement.

This investment is denominated in Australian Dollar (AUD) and is 100% Principal Guaranteed if held till maturity.

This structured investment is insured by Perbadanan Insurans Deposit Malaysia (PIDM) under the temporary Government Deposit Guarantee Scheme implemented on 16 October 2008 and will expire on the 31 December 2010 after which it will be subjected to relevant requirements by PIDM.

2. What do I get from this product?

Minimum Investment Amount	AUD 40,000 (Incremental in multiples of AUD1,000) (Subject to declaration of individual net worth exceeding MYR3million)
Investment Tenure	18 Months
Principal Protection	Principal Guaranteed
Interest Payout	Investment return on maturity is calculated by the Calculation Agent as follows: $\text{Max [0.00\%, 11.00\% - (250\% \times \text{Cumulative CNY Depreciation})]}$ The final interest amount will be rounded off to 2 decimal places.
Biweekly CNY Depreciation	On each Fixing Observation Date (i), the Biweekly CNY Depreciation means an amount (expressed as a percentage) calculated as follows: $\text{Max [0, USDCNY Fixing (i) / USDCNY Fixing (0) - 1]}, \text{ where } i = 1, 2, \dots, 39$ For the purpose of calculation, no rounding shall be made to the value of each Biweekly CNY Depreciation and Cumulative Biweekly CNY Depreciation
Interest Payment Frequency	On Maturity, subject to Business Day Convention.
Interest Proceeds Calculation	Investment Amount x Interest Payout (%)
Underlying Reference	USDCNY Spot The USDCNY foreign exchange rate, expressed as CNY per USD 1.00, as determined by Calculation Agent with reference to Reuters page 'SAEC' at 9.15 AM Beijing time on the relevant date and if such rate is not available from the Reference Price Source on a respective date, as determined by the Calculation Agent acting in good faith and in a commercially reasonable manner.
Other Key Features	
Fixing Observation Date (i)	Biweekly (USDCNY Spot fixing every two weeks) subject to Business Day (Fixing) i = 1 – 39

Illustration of past performance based on the best and worst case scenarios: As per scenario analysis in Termsheet.
 Reminder: Past performance is not necessarily indicative of future performance

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.

3. What are the key terms and conditions of this product that I should know?

Redemption On Maturity

The principal amount is repayable in full if it is held till maturity.

Early Withdrawal:

You may receive a sum less than your initial investment if you withdraw or redeem before maturity. The actual amount that you will be paid depends on the performance of the underlying reference less any penalty payable arising from the early withdrawal/termination.

Payment of Interest:

Payments of interest/coupon are dependent upon the performance of the underlying assets as stipulated in the investment agreement/termsheet.

4. What are the fees and charges I have to pay?

No management fees or sales charges will be imposed on investors. However, for any early withdrawal or termination, penalty charges, if any, shall be levied. Please refer to the termsheet.

5. What are the risks involved?

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| Credit Risk | Investors should be aware that the Bank may not always be your derivative counterparty or the issuer of the embedded derivative under this investment. Accordingly, you should take into account all risks associated with such counterparty or third party issuer, including the counterparty's or issuer's financial standing. Investors should be aware that the repayment of principal and interests (if any) is subject to the credit risk of such of counterparty or third party or United Overseas Bank (Malaysia) Bhd as the case may be. |
| Market Risk | Your investment will be exposed to market forces or volatility. Due to unforeseen market movements, you may sustain substantial losses on the investment if market conditions move against your favour. |
| Option Risk | The investment has an embedded option element. As such, the investment yield/return and/or the redemption, is dependent on the specification of the option as mentioned in the termsheet. |

You are advised to read the investment term sheets and other documents (Risk Disclosure Statement) for detailed descriptions of the risks. You are also advised to carefully consider all risk factors before making an investment decision.

6. What do I need to do if there are changes to my contact details?

It is important that you inform the Bank of any change in your contact details to ensure that all correspondences reach you in a timely manner.

7. Where can I get further information?

Should you require additional information about investment, please refer to the *bankinginfo* booklet on 'Investing Your Money', available at all our branches and the www.bankinginfo.com.my website.

If you have any queries, please contact our Privilege Banking/Customer Relationship/Account Relationship Manager.

8. Other Investments Linked to Derivatives products available

- Dual Currency Structured Investment
- Equity Linked Structured Investment
- Equity Linked Structured Investment with Knock Out

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