



USD INTEREST-RATE LINKED STRUCTURED DEPOSIT INTEREST LINKED ACCOUNT TRANCHE 20

NOTICE OF EARLY REDEMPTION

To: Customers of Interest Linked Account Tranche 20

We would like to inform you that the Bank will early redeem **Interest Linked Account Tranche 20** on 24 February 2012.

You will receive the following Early Redemption Amount on 24 February 2012:

- 100% of your Principal Amount
- a final payout of 1.2133% of your Principal Amount.

You will receive a letter informing you of this early redemption by the Bank. The Principal Amount of your investment and the payout will be credited into your account on 24 February 2012, or paid by Demand Draft (DD) if you have requested for payment by DD or if we are unable to credit your account. You will receive the DD within 14 business days from 24 February 2012.

As your investment will be early redeemed by the Bank, if you have been extended an AssetLine overdraft facility secured against this investment, we will cancel the AssetLine. Any amounts outstanding under your AssetLine will be set off against the proceeds from this early redemption on 24 February 2012

This early redemption provides you with opportunities to reinvest your funds. We have various options for you to stay invested. To find out more, please visit any DBS/POSB branch or call 1800 111 1111/1800 339 6666 (65 6327 2265 if you are calling from overseas) for an appointment. If you are a Treasures customer, please contact your Treasures Relationship Manager.

We look forward to exploring other new investment opportunities with you.