

**NOTICE OF CHANGES TO**

**CHECKPLUS ACCOUNT, BASIC SAVINGS ACCOUNT AND SAVINGS SPECIAL ACCOUNT**

- 1) Notice is hereby given that the interest rates for the above accounts will be revised as follows with effect from 1 March 2010:

| <b>EXISTING</b>                |                     | <b>REVISION WITH EFFECT FROM 1 MARCH 2010</b> |                     |
|--------------------------------|---------------------|---|---------------------|
| <b>Checkplus Account</b>       |                     | <b>Checkplus Account</b>                      |                     |
| Balance Tier (SGD)             | Interest Rate (p.a) | Balance Tier (SGD)                            | Interest Rate (p.a) |
| 0 - 2,000                      | 0.30%               | 0 – 2,999.99                                  | 0.15%               |
| 2,000 & Above                  | 0.55%               | 3,000 – 9,999.99                              | 0.20%               |
|                                |                     | 10,000 – 49,999.99                            | 0.25%               |
|                                |                     | 50,000 & Above                                | 0.35%               |
| <b>Basic Savings Account</b>   |                     | <b>Basic Savings Account</b>                  |                     |
| Balance Tier (SGD)             | Interest Rate (p.a) | Balance Tier (SGD)                            | Interest Rate (p.a) |
| 0 – 1,000                      | 0.25%               | 0 – 2,999.99                                  | 0.15%               |
| 1,000 & Above                  | 0.50%               | 3,000 & Above                                 | 0.20%               |
| <b>Savings Special Account</b> |                     | <b>Savings Special Account</b>                |                     |
| Balance Tier (SGD)             | Interest Rate (p.a) | Balance Tier (SGD)                            | Interest Rate (p.a) |
| 0 – 1,000                      | 0.30%               | 0 – 2,999.99                                  | 0.15%               |
| 1,000 & Above                  | 0.55%               | 3,000 – 9,999.99                              | 0.20%               |
|                                |                     | 10,000 – 49,999.99                            | 0.25%               |
|                                |                     | 50,000 & Above                                | 0.35%               |

- 2) Methodology of calculating fall below balance for all the above 3 accounts

|            | <b>EXISTING</b> | <b>REVISION WITH EFFECT FROM 1 MARCH 2010</b> |
|------------|-----------------|---|
| Based upon | Daily Balance   | Average Monthly Balance                       |

Dated: 1 February 2010