



Dear Valued Customer

I) Notice of changes in Terms and Conditions Governing Deposit Accounts with effect from 18th April 2005

With effect from 18th April 2005, please take note of the following changes in the Terms and Conditions Governing Deposit Accounts:

- Modifications to clause 1.1 'Definitions and Interpretation' paragraph 2 on definition of "Account".
- Modifications to clause 35 'Third Party Rights' on 'Contracts (Rights of Third Parties) Act 2001'
- Addition of new clause 10A 'Fixed Savings Account'

II) Notice of changes in deposit account related fees with effect from 1st May 2005

Kindly note that there will be a revision in the following:

Types of Charges	Existing	New
Returned Cheque Fee		
- SGD	S\$30	S\$40
- USD	US\$15	US\$20
Early Account Closure Fee		
- Personal Accounts	S\$20	S\$30
- Non-Personal Accounts	S\$20	S\$50
Minimum Excess Fees		
- For Unauthorised Overdraft	S\$20	S\$30

For more information, please contact our Customer Service Officers at 1800 538 1111 (Corporate & Institutional) or 1800 438 3333 (Sole Proprietorship/ Partnership).

We look forward to serving you better.