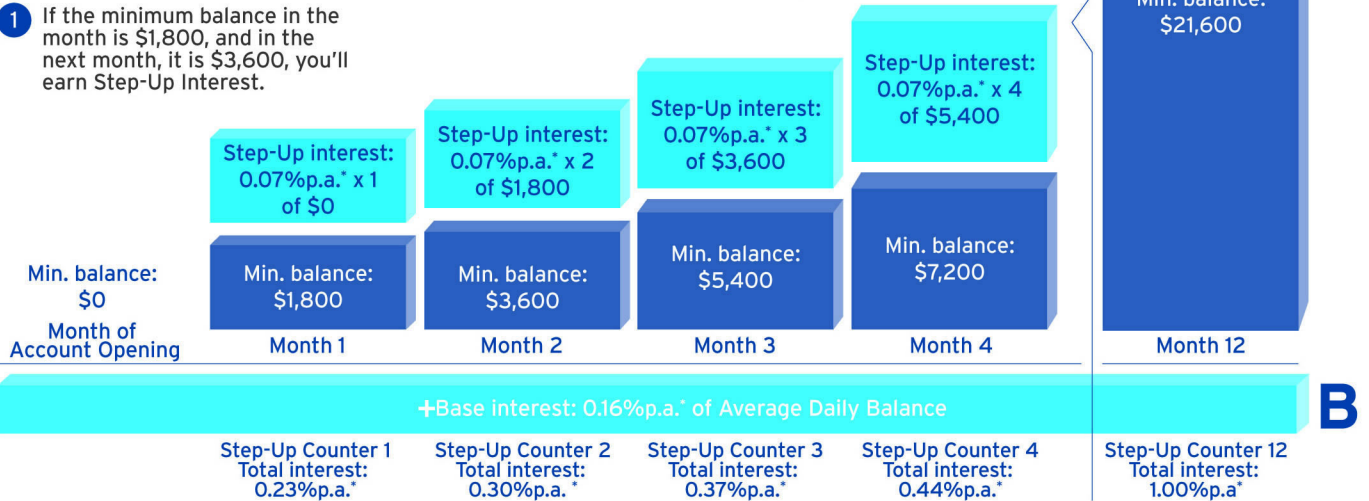


**1** If the minimum balance in the month is \$1,800, and in the next month, it is \$3,600, you'll earn Step-Up Interest.

**2** This goes on for every consecutive month your minimum balance increases, up to the 12th month.

**3** Enjoy superior interest rate of 1.0%p.a.\* on your 12th month.



+Base interest: 0.16%p.a.\* of Average Daily Balance

Δ Monthly minimum balance - Lowest day-end balance in your account in the month.  
 ∞ Average daily balance - Sum of day-end balance for the month, divided by the number of days in the month.