

Illustration 1:

A customer opens eMSA 2014 with monthly savings amount of S\$1,000 to credit on the 1st of each month. He deposits S\$30,000 each on 1st January 2014 and 1st July 2014. No withdrawal is made in 2014.

Period	Jan 14	Feb 14	Mar 14	Apr 14	May 14	Jun 14	Jul 14	Aug 14	Sep 14	Oct 14	Nov 14	Dec 14
Monthly Savings Amount	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Top-up	30,000						30,000					
Account Balance	31,000	32,000	33,000	34,000	35,000	36,000	67,000	68,000	69,000	70,000	71,000	72,000
Base Interest Rate (p.a.)	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
Incremental Average Daily Balance	31,000	1,000	1,000	1,000	1,000	1,000	31,000	1,000	1,000	1,000	1,000	1,000
Top-up Interest Rate (p.a.)	1.764%	1.764%	1.764%	1.764%	1.764%	1.764%	1.764%	1.764%	1.764%	1.764%	1.764%	1.764%

Important Notes:

The base interest is computed based on each day-end balance and will be credited at the end of each month. The base interest rate will be reduced to 0.01% p.a. if there is an unsuccessful credit of your monthly savings amount, withdrawal or account closure in the month. The top-up interest will be earned between January and December 2014, and is computed based on incremental average daily balance which is subjected to minimum of S\$1,000 and maximum of S\$30,000. It will be credited by the 5th calendar of each month. Average daily balance is derived from the summation of each day-end balance divided by number of calendar days in the month. Promotion ends 31 March 2014. Product terms and conditions apply.

Illustration 2:

A customer opens eMSA 2014 with monthly savings amount of S\$1,000 to credit on the 1st of each month. He deposits S\$30,000 on 1 January 2014 and withdraws S\$15,000 on 1 July 2014.

Period	Jan 14	Feb 14	Mar 14	Apr 14	May 14	Jun 14	Jul 14	Aug 14	Sep 14	Oct 14	Nov 14	Dec 14
Monthly Savings Amount	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Top-up/ Withdrawal	30,000						(15,000)					
Account Balance	31,000	32,000	33,000	34,000	35,000	36,000	22,000	23,000	24,000	25,000	26,000	27,000
Base Interest Rate (p.a.)	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.01%	0.25%	0.25%	0.25%	0.25%	0.25%
Incremental Average Daily Balance	31,000	1,000	1,000	1,000	1,000	1,000	-	1,000	1,000	1,000	1,000	1,000
Top-up Interest Rate (p.a.)	1.764%	1.764%	1.764%	1.764%	1.764%	1.764%	-	1.764%	1.764%	1.764%	1.764%	1.764%

Important Notes:

The base interest is computed based on each day-end balance and will be credited at the end of each month. The base interest rate will be reduced to 0.01% p.a. if there is an unsuccessful credit of your monthly savings amount, withdrawal or account closure in the month. The top-up interest will be earned between January and December 2014, and is computed based on incremental average daily balance which is subjected to minimum of S\$1,000 and maximum of S\$30,000. It will be credited by the 5th calendar of each month. Average daily balance is derived from the summation of each day-end balance divided by number of calendar days in the month. Promotion ends 31 March 2014. Product terms and conditions apply.