

PB TEMPLETON GLOBAL ASIAN FOCUS



Focusing on great opportunities for a diversified investment

- 100% capital protection in Malaysian Ringgit at maturity.
- Diversified 5-year investment into Templeton Global Bond Fund and Templeton Asian Growth Fund.
- Yield enhanced return from equity markets while having safer exposure into bonds.
- Minimum investment of RM65,000 with multiples of RM5,000 thereafter.
- No annual management fees.

Terms & Conditions apply



FRANKLIN TEMPLETON
INVESTMENTS

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Public Bank Berhad

PB Templeton Global Asian Focus

(Read this Product Disclosure Sheet before you decide to take out the PB Templeton Global Asian Focus. Be sure to also read the Final Term Sheet and Terms and Conditions governing the PB Templeton Global Asian Focus Structured Investment.)

KEY BENEFITS

- ✓ 100% capital protection in Malaysian Ringgit (MYR) at maturity.
- ✓ Diversified investment into bonds and equities.
- ✓ Combination of two funds in an investment managed by a globally recognised Fund Management Company.
- ✓ 5 year tenure to capture the growth momentum of the Investment.
- ✓ No annual management fees.

WHAT IS PB TEMPLETON GLOBAL ASIAN FOCUS?

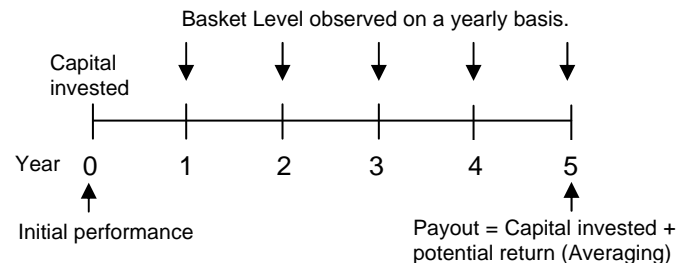
PB Templeton Global Asian Focus is a 5-year Investment via Floating Rate Negotiable Instrument of Deposit (FRNID) with 100% capital protection in MYR at maturity that is offered exclusively to Public Bank's customers. It aims to provide a potential for enhanced returns based on the performance of a diversified investment portfolio on bonds and equities.

With PB Templeton Global Asian Focus, customers get to participate in the performance of Global bonds and Asian equities, the two diverse asset classes in regions with growth possibilities to earn unlimited potential return on the Investment without risking the capital amount invested, if the Investment is held to maturity. Global bonds is the more conservative asset with stable returns while Asian equities provide the potential for more enhanced returns following the recovery in Asian countries that is expected to take place. This reflects exactly an investment into traditional asset classes, namely bonds and equities, and this back to basic investment theme is increasingly sought after following the lesson learnt from the current financial crisis.

The minimum investment amount is RM65,000 with multiples of RM5,000 thereafter.

HOW DOES PB TEMPLETON GLOBAL ASIAN FOCUS WORK?

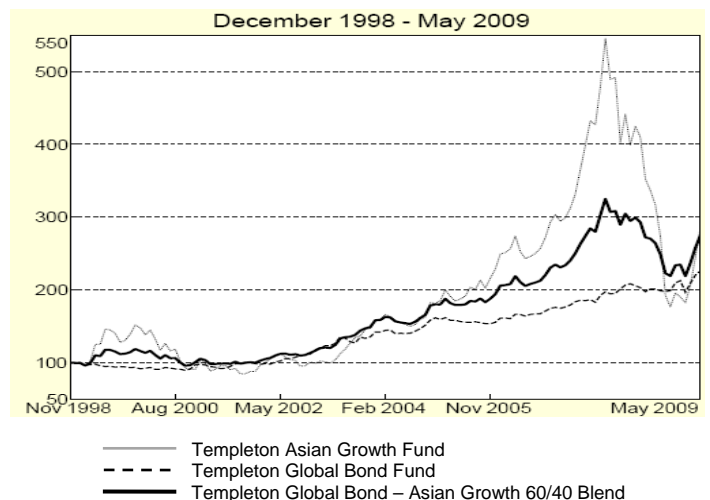
Customers will be able to participate in the performance of a diversified investment portfolio in bonds and equities. At the end of 5 years, customers will receive their capital invested plus the unlimited potential return, if any, which is the average return of the Basket Level observed on a yearly basis compared to the initial performance of the underlying basket.



WHAT IS THE REFERENCE ASSET?

The reference asset is an underlying basket that consists of 60% Templeton Global Bond Fund and 40% Templeton Asian Growth Fund. Both funds are managed by the Franklin Templeton Investments.

Historical Performance of reference assets:



Source: Bloomberg
NOTE: In based currency

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➤ **Templeton Global Bond Fund**

- Seeks to maximize total return by investing in government and sovereign bonds worldwide.
- Managed by the Franklin Templeton Fixed Income Group, headed by Dr Michael Hasenstab.
- Employs fundamental, country-by-country macroeconomic research and quantitative analysis.
- As at 30 April 2009,
 - Total net assets: USD9.01 billion.
 - Number of holdings: 161.
 - Asset breakdown: 91.47% in Fixed Income and 8.53% in Cash.
- Why Global Bond?
 - Take advantage of worldwide opportunities that offer the highest expected risk-adjusted returns.
 - Offer diversification with other asset classes.

★ Award winning fund:

- **The Edge-Lipper Singapore Fund Awards 2009**
 - Best Global Bond Fund over 3, 5 and 10 Years
- **Morningstar Fund Awards 2008 Singapore**
 - Best in Dollar Global Bond Category

Fund rating:

- S&P Fund Management Ratings - AA/V4
- Morningstar Overall Fund Stars - 5

➤ **Templeton Asian Growth Fund**

- Aims to achieve long-term capital appreciation by investing primarily in equity securities of companies incorporated or who have their area of primary activity in Asia (excluding Australia, New Zealand and Japan).
- Managed by the Templeton Emerging Markets Group, headed by Dr. Mark Mobius.
- Pioneer in emerging market investing.
- Investment process includes identifying potential bargains, in-depth fundamental analysis, review evaluation, construct portfolio and ongoing monitoring of portfolio and managing of risk.
- Seeks to identify quality investments in frequently unfashionable and undervalued stocks.
- As at 30 April 2009,
 - Total net assets: USD3.76 billion.
 - Number of holdings: 60.
 - Asset breakdown: 94.67% in Equity and 5.33% in Cash.
- Why Asian Growth?
 - Exposure to some of the fastest growing countries in Asia.
 - Improvement in long-term fundamentals.

★ Award winning fund:

- **The Edge-Lipper Singapore Fund Awards 2008**
 - Best Fund over 5 Years – Equity Asia Pacific ex Japan
- **Asia Asset Management Awards 2008**
 - Best Fund over 5 Years – Equity Asia Pacific ex Japan

Fund rating:

- S&P Fund Management Ratings - AAA
- Morningstar Overall Fund Stars - 3

Who manages the underlying assets?

The fund manager of the underlying basket is Franklin Templeton Investments, which is one of the largest and oldest investment management companies in the world, with over US\$421 billion of investor assets under management, over 8,100 employees and over 440 investment professionals around the globe*.

* as of May 2009.

With research offices located on 6 continents, the Fund Manager is able to generate innovative investment ideas by uncovering investment opportunities that others may miss.

Their goal is to consistently provide investors with superior risk-adjusted returns over the long term, as well as the reliable, accurate and personal service that has helped Franklin Templeton become one of the most trusted names in financial services.

Source: Franklin Templeton Investments.

WHY INVEST IN PB TEMPLETON GLOBAL ASIAN FOCUS?

- 100% capital protection in MYR if held to maturity where customers are assured that their wealth is conserved.
- Provide customers a diversified investment portfolio with exposure to Global bonds and Asian equities.
- Unlimited potential enhanced return, if any, linked to the underlying basket to enhance customers' wealth.
- Globally recognised fund manager with proven track records to generate enhanced returns.

WHO SHOULD INVEST?

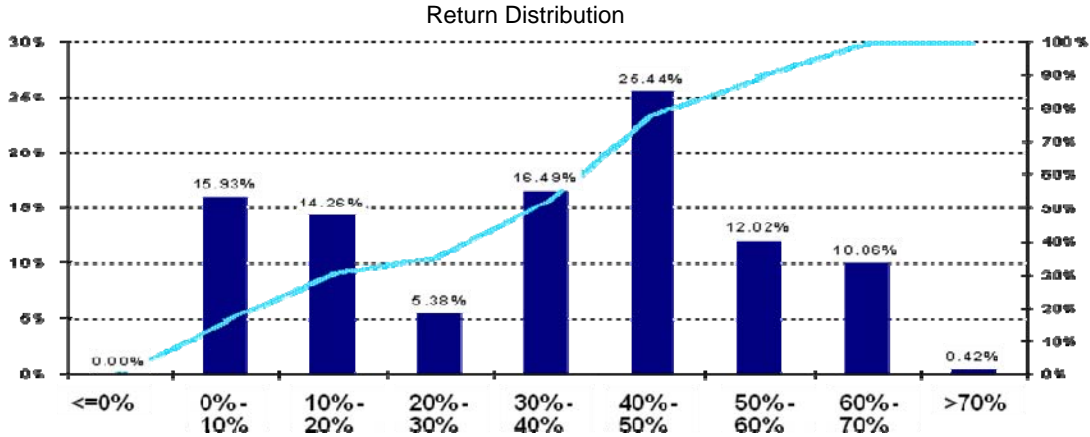
- Customers who are seeking to diversify their investment portfolio with potentially higher returns than that of traditional investments such as fixed deposits.
- Customers who want to have a diversified investment in Global bonds and Asian equities.
- Customers who want to take no risk in their capital amount.
- Customers who plan to hold their investment for the medium to long term.

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BACK-TESTING RESULTS

5-year rolling backtest from Dec 1998 to June 2009 based on the structure strategies.



Total Returns	Probability
0%	0.00%
0% - 20%	30.19%
> 20%	69.81%

	Total Returns
Average	34.7%
Max	74.0%
Min	2.1%

Source: Bloomberg

NOTE: 1) In based currency

2) Past performance is not indicative of future performance.

SCENARIO ANALYSIS

These scenarios are provided for illustration purpose only and not a projection of future returns.

Assumptions:

- All investments are held to maturity.
- Participation Rate (PR) of 70% for the 5-year Investment is indicative, and will be set on or around the Trade Date.

Scenario 1 – Base Case

Base case assumes the underlying basket increases slightly and USD slightly appreciates against MYR.

t (Year)	Annual Basket Level	USDMYR
0	100.0	3.60
1	109.5	-
2	123.5	-
3	144.9	-
4	174.6	-
5	195.8	3.70
Final Basket Level	$(109.5 + 123.5 + 144.9 + 174.6 + 195.8) / 5 = 149.7$	
Payout at maturity	$\text{Capital Amount} + \{ \text{Capital Amount} \times \text{PR} \times \text{Max} [(\text{Final Basket Level} - \text{Initial Basket Level}) / (\text{Initial Basket Level}), 0] \times \text{USDMYR Final} / \text{USDMYR Initial} \}$ $= 100\% + \{ 100\% \times 70\% \times \text{Max} [(149.7 - 100.0) / 100.0, 0] \times 3.70 / 3.60 \}$ $= 136\%$	

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Scenario 2 - Best Case

Best case assumes the underlying basket increases and USD appreciates against MYR.

t (Year)	Annual Basket Level	USDMYR
0	100.0	3.60
1	138.8	-
2	154.4	-
3	179.0	-
4	211.6	-
5	344.6	3.80
Final Basket Level	$(138.8 + 154.4 + 179.0 + 211.6 + 344.6) / 5 = 205.7$	
Payout at maturity	Capital Amount + {Capital Amount x PR x Max [(Final Basket Level - Initial Basket Level) / (Initial Basket Level), 0] x USDMYR Final / USDMYR Initial} = 100% + {100% x 70% x Max [(205.7 - 100.0) / 100.0, 0] x 3.80 / 3.60} = 178%	

Scenario 3 - Worst Case

Worst case assumes that the underlying basket falls below the initial level and USD depreciates against MYR. In this case, there is no returns at maturity; however, customers do not incur losses from the negative performance of the underlying basket nor the USDMYR movement, and will receive 100% of their capital amount at maturity.

t (Year)	Annual Basket Level	USDMYR
0	100.0	3.60
1	90.8	-
2	79.0	-
3	91.1	-
4	109.9	-
5	124.6	3.20
Final Basket Level	$(90.8 + 79.0 + 91.1 + 109.9 + 124.6) / 5 = 99.2$	
Payout at maturity	Capital Amount + {Capital Amount x PR x Max [(Final Basket Level - Initial Basket Level) / (Initial Basket Level), 0] x USDMYR Final / USDMYR Initial} = 100% + {100% x 70% x Max [(99.2 - 100.0) / 100.0, 0] x 3.20 / 3.60} = 100%	

WHAT ARE THE KEY RISK CONSIDERATIONS?

Capital is protected only if PB Templeton Global Asian Focus is held to maturity. If PB Templeton Global Asian Focus is redeemed before maturity, customers may receive the prevailing Net Asset Value (NAV) which could be more or less than the capital invested.

The return, if any, for the PB Templeton Global Asian Focus is subject to the movements in the USDMYR rate. However, this does not affect the capital protection at maturity, which is in MYR.

Investors will be exposed to market risk, which is the risk that the value of the Investment will be adversely affected by market conditions as well as credit risk, where customers place funds with Public Bank and therefore relying on the ability of Public Bank to repay the Capital Amount at maturity. For full risk disclosure, please refer to separate risk disclosure statement.

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GENERAL TERMS

Trade Date	To be advised by Public Bank.									
Effective Date	Trade Date + 3 Business Days.									
Maturity Date	5 years from Effective Date.									
FRNID Issuer	Public Bank Berhad (Public Bank).									
Capital Amount	RM65,000 and multiples of RM5,000 thereafter.									
Initial Valuation Date	Effective Date.									
Final Valuation Date	7 Business Days for Determination of Basket Level prior to Maturity Date.									
Final Payment Date	Maturity Date.									
Reference Asset	<p>The underlying basket:</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Fund</th> <th style="text-align: center;">Weighting</th> <th style="text-align: center;">Bloomberg Code</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Templeton Global Bond Fund (GBF)</td> <td style="text-align: center;">60%</td> <td style="text-align: center;">FTGBFAC LX Equity</td> </tr> <tr> <td style="text-align: center;">Templeton Asian Growth Fund (AGF)</td> <td style="text-align: center;">40%</td> <td style="text-align: center;">TEMFRBI LX Equity</td> </tr> </tbody> </table>	Fund	Weighting	Bloomberg Code	Templeton Global Bond Fund (GBF)	60%	FTGBFAC LX Equity	Templeton Asian Growth Fund (AGF)	40%	TEMFRBI LX Equity
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Templeton Global Bond Fund (GBF)	60%	FTGBFAC LX Equity								
Templeton Asian Growth Fund (AGF)	40%	TEMFRBI LX Equity								
Annual Basket Level	<p> $\text{Basket Level}_t = 60\% \times \frac{\text{GBF}_t}{\text{GBF}_0} + 40\% \times \frac{\text{AGF}_t}{\text{AGF}_0}$ </p> <p>t = Annual Dates (indicative) are as follows: Annual Date 0 = [Initial Valuation Date] Annual Date 1 = [Annual Date 0 + 1 Year] Annual Date 2 = [Annual Date 0 + 2 Year] Annual Date 3 = [Annual Date 0 + 3 Year] Annual Date 4 = [Annual Date 0 + 4 Year] Annual Date 5 = [Annual Date 0 + 5 Year]</p> <p> GBF_t = Official NAV of Templeton Global Bond Fund on each Annual Dates. GBF₀ = Official NAV of Templeton Global Bond Fund on Initial Valuation Date. AGF_t = Official NAV of Templeton Asian Growth Fund on each Annual Dates. AGF₀ = Official NAV of Templeton Asian Growth Fund on Initial Valuation Date. </p>									
Payout Calculation at maturity	<p> $\text{Capital Amount} + \{ \text{Capital Amount} \times \text{PR} \times \text{Max} [(\text{Final Basket Level} - \text{Initial Basket Level}) / (\text{Initial Basket Level}), 0] \times \text{USD MYR Final} / \text{USD MYR Initial} \}$ </p> <p>Where, Participation Rate (PR): 70% (indicative, to be determined on Trade Date based on the prevailing market conditions.)</p> <p> Initial Basket Level : Basket Level on the Initial Valuation Date. Final Basket Level : Average of 5 Annual Basket Levels on the relevant Annual Dates. USDMYR Initial : Mid Telegraphic Transfer (TT) Rate published by Public Bank Berhad on Initial Valuation Date. USDMYR Final : Mid TT Rate published by Public Bank Berhad on Final Valuation Date. </p>									

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Fees and Charges	No.	Services	Charges
	1	Delivery of certificate from and to Authorised Depository	Waived
	2	Splitting/Combining denomination(s)	Waived
	3	Replacement of lost or damaged certificate(s)	Waived
	4	Maintenance of depository account	Waived
Calculation Agent	Public Bank Berhad.		
Business Day for Calculation of Payment	A day on which banks are opened for business in New York, London and Kuala Lumpur.		
Business Day for Determination of Basket Level	A day on which banks are opened for business in New York, London and Kuala Lumpur.		
Early Redemption by Customers	This Investment is designed as a hold-to-maturity Investment. If the Structured Investment is early redeemed, the amount repaid under the Investment will be based on the prevailing NAV, which may be less than the capital amount invested.		
Redemption Procedures upon Maturity	At maturity, the proceeds will be credited to the relevant accounts as stipulated by customers or Banker's Cheque will be issued.		
Authorised Depository Institution (ADI)	Public Bank Berhad.		
Issuance Program	This is a Floating Rate Negotiable Instrument of Deposit (FRNID) issued under the Bank Negara Malaysia Guidelines on Introduction of New Products (18 May 2009) and Explanatory Notes on Negotiable Instruments of Deposit (NID) and Islamic Negotiable Instruments (INI).		

FREQUENTLY ASKED QUESTIONS

Q1 What are structured investments?

Structured investments are customized investment solutions designed for specific risk-return objectives. By taking a traditional security such as a money market instrument, and replacing the usual periodic coupons with payoffs derived from the performance of one or more reference assets, a structured investment is created.

Structured investments can be listed on an exchange or traded over-the-counter (OTC). Their ability to offer customized exposure to asset classes and markets that are not otherwise accessible and can have interesting features such as leveraged upside participation or downside buffers, makes structured products useful as a complement and diversification tool to traditional assets found in portfolios.

Q2 Why is the Investment tenure 5 years?

The investment is specifically designed as a 5-year Investment to capture the growth momentum of bonds and equities. Nobody can predict when we are reaching the bottom of the equity market and no one can tell when the market is going to recover. Hence, 5 years is a reasonable medium-term tenure to expect recovery and growth in both bonds and equities.

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Q3 Why invest in bonds and equities?

The combination of bonds and equities in an investment solution provides a balanced and diversified portfolio, where bonds generally tend to have low correlation with equity markets. In addition, bonds provide stable returns while equities provide the potential for more enhanced returns, if any, during bull markets. The recent global financial crisis has taught worldwide investors a lesson and drove investors through a more conservative way of investing.

Q4 What is Participation Rate and why is the Participation Rate 70%?

In order to have 100% capital protection at the maturity of the Investment, there is a limited amount remaining to invest in the reference assets, where the amount can only provide participation of 70% to the returns of the underlying reference assets, i.e. 70% Participation Rate. Capital protection at maturity will be influenced by tenure of the product and prevailing interest rate, which in turn, affect the Participation Rate for this Investment.

Q5 Why take the average of the annual observations?

As market goes up and down unexpectedly, annual averaging structure allows customers to observe the underlying basket performance level on an annual basis to capture the positive performance of the underlying basket in the investment tenure before the maturity date. Customers take a lower risk in terms of timing, by taking the average of five observation points of the basket performance, instead of relying on one observation point at maturity, which may end up lower than performances in the previous years.

Q6 What are the fees and charges I have to pay?

Customers need not pay any fees and charges for PB Templeton Global Asian Focus. Capital is 100% protected if the Investment is held to maturity.

Q7 If the underlying basket rises by 50%, does it mean that NAV of investment will rise by the same percentage?

In general, any structured investment consists of 2 components – money market instrument (MM) and option. The valuation of MM is influenced by the prevailing and expected MYR interest rates. Option valuation depends on several market factors such as underlying basket performance, historical volatility of the underlying basket, and USD interest rates. Hence 50% appreciation in the underlying basket may not correspond to a 50% rise in the NAV of the structured investment.

Q8 How is the selection of the stocks for Templeton Asian Growth Fund?

Templeton is one of the pioneers in emerging market investing under the leadership of Dr. Mark Mobius and Templeton Asian Growth Fund is managed by the Templeton Emerging Markets Group. The investment process consists of five steps:

1. Identify Potential Bargains.
2. In-Depth Fundamental Analysis.
3. Review Team Evaluation.
4. Construct Portfolio.
5. Portfolio monitoring and Risk Management.

Q9 Why invest in Templeton Global Bond Fund?

Templeton Global Bond Fund is managed by the Franklin Templeton Fixed Income Group which seeks to provide superior risk adjusted returns consisting of a combination of interest income and capital appreciation as well as currency gains. The team employs fundamental, country-by-country macroeconomic research, coupled with quantitative analysis. The team also adopts an active management approach, based on top-down, in-depth research of the economy and sectors, combined with bottom-up securities valuations and portfolio construction.

Invest primarily in investment-grade global government bonds and countries with strong balance-of-payments and macroeconomic fundamentals to generate good investment performance and help weather unforeseen economic shocks.

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Q10 During current economy crisis, Asia generally did not suffer as terribly as USA & European countries, will Asia be coming next?

Asian countries continue to display strong fundamentals in terms of economic growth from increasing consumer demand and fiscal strength through building of foreign exchange reserves. While global growth has slowed, several Asian economies are still expected to grow at a much faster rate than developed markets. Countries such as China and India have very large populations with a growing per capita income and capital markets that are undergoing rapid development. Through proprietary research, Templeton seeks to identify quality investments in frequently unfashionable and undervalued stocks.

Should you require additional information about the Investment, please refer to the Final Term Sheet and Terms and Conditions governing the PB Templeton Global Asian Focus Structured Investment.

If you have any enquiries, please contact us at:

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Website : www.pbebank.com

IMPORTANT NOTICE

Customers are advised to read and understand the detailed terms in the Application Form and the Terms and Conditions governing PB Templeton Global Asian Focus Structured Investment (Terms and Conditions) and the risk disclosure statement contained in the Final Term Sheet before deciding to invest.

This brochure is provided for information purposes only and is not a substitute for the information provided in the Terms and Conditions and Final Term Sheet. Nothing in this document is to be construed as a solicitation or offer of legal, investment, tax or other advice or a recommendation to engage in any transaction.

In the event of conflict between the Bahasa Malaysia, Chinese and English versions, the English version shall prevail.

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