

This **Currency Linked Structured Deposit Agreement** is made between

- (1) **National Australia Bank Limited, Singapore Branch**, having a branch at 5 Temasek Boulevard #15-01, Suntec Tower Five, Singapore 038985 (“**we**” or “**us**”); and
- (2) The person particulars of which are set out in the schedule below (“**you**”)

It is agreed that:

1. Our Currency Linked Structured Deposit Terms and Conditions (the “**CLSD Terms and Conditions**”), a copy of which you acknowledge you have received and which is also available for viewing at www.nabasia.com, shall apply to all Currency Linked Structured Deposits (“**CLSD**”) placed by you with us.
2. Our Terms and Conditions for Deposit Accounts (the “**Deposit Terms and Conditions**”), a copy of which you acknowledge you have received and which is also available for viewing at www.nabasia.com, apply to the CLSD as if it were a Term Deposit Account (as defined in the Deposit Terms and Conditions), except that the section of the Deposit Terms and Conditions entitled “Additional Terms and Conditions – Term Deposit Accounts” shall not apply. The CLSD Terms and Conditions shall be deemed to constitute “Additional Terms and Conditions” for the purposes of the Deposit Terms and Conditions. In the event of any inconsistency between the Deposit Terms and Conditions and the CLSD Terms and Conditions, the CLSD Terms and Conditions shall prevail.
3. This Agreement and the CLSD Terms and Conditions shall be subject to any variation to or replacement of the terms thereof which may be notified to you by us.
4. In consideration of us agreeing to accept instructions from you by telephone, facsimile transmission or other electronic means, you agree to indemnify us against any loss, claim, proceedings, damages, costs and expenses incurred or sustained by us arising out of or in connection with any telephone or electronic communication from, or purportedly from, you, save such as arise by reason of our gross negligence or wilful default or that of our officers.
5. You hereby request that we contact you in relation to any investment opportunity that we consider may be of interest to you, but you acknowledge that we shall not be obliged to do so. Even where we provide you with any such information, you acknowledge and agree that we are not providing you with any advice or recommendations on any investment and you will consult your own advisers as appropriate. You shall be deemed to have made your own independent decision to enter into each CLSD and not in reliance on any communication (written or oral) from us or any of our employees or agents as a recommendation or as investment advice.
6. Amounts representing interest payments and the proceeds of any amount payable upon maturity of a CLSD shall in the absence of your specific instructions in writing be credited to your account with us as identified in paragraph 9 of the Schedule below.
7. You acknowledge and agree that:
 1. you have read, understood and accepted in full the provisions of the CLSD Terms and Conditions (including the CLSD Risk Disclosure Statement) and the Deposit Terms and Conditions provided by us; and
 2. the CLSD Terms and Conditions and the Deposit Terms and Conditions have been provided to you in English, which is the language of your choice; and
 3. you have been invited to read the CLSD Terms and Conditions and the Deposit Terms and Conditions, to ask questions and to take independent advice.
8. This Agreement, the CLSD Terms and Conditions and the Deposit Terms and Conditions shall be governed by and consulted in accordance with the laws of Singapore. The parties both submit to the non-exclusive jurisdiction of the Singapore courts but this Agreement, the CLSD Terms and Conditions and the Deposit Terms and Conditions may be enforced in the courts of any competent jurisdiction.
9. No third party shall be entitled to enforce or enjoy the benefit of any term of this Agreement or the CLSD Terms and Conditions by virtue of the Contracts (Right of Third Parties) Act (Chapter 53B).

The Schedule: Customer's particulars

1. Full Name

2. Business / registration number:

3. Country of incorporation/establishment:

4. Address:

5. Name of authorised signatory/signatories:

6. Telephone number:

7. E-mail address:

8. Method of payment to us: In the absence of any subsequent written instructions to the contrary, you hereby authorise us to source the Deposit Amount in respect of any Currency Linked Structured Deposit (please tick as applicable):

by drawing on your bank account number _____; or

(please specify an alternative source of funds) _____

9. Method of payment to you: In the absence of any subsequent written instructions to the contrary, you hereby authorise us to pay any amounts representing interest payments and the proceeds of any amount payable upon maturity of a Currency Linked Structured Deposit to your bank account number:

In witness whereof this Agreement has been entered into as of _____ (dd/mm/yyyy)

National Australia Bank Limited

By:

Name:

Title:

Date:

The customer

By:

Name:

Title:

Date:

Checklist

Before you mail the completed CLSD Agreement to us for CLSD application, please ensure that you already have a Call Deposit Account with us. Otherwise,

If you do not have a Call Deposit Account but have other product with us, please

- (1) visit our website www.nabasia.com and download the Call Deposit Account Application Form
- (2) complete and duly sign the Call Deposit Account Application Form
- (3) mail the Call Deposit Account Application Form and CLSD agreement to our office address

If you do not have any existing product with us, please

- (1) visit our website www.nabasia.com and download the Customer Application Form and Call Deposit Account Application Form
- (2) complete and duly sign the Customer Application Form and Call Deposit Account Application Form
- (3) prepare the documents required in the Customer Application Form
- (4) mail the required documents, Customer Application Form, Call Deposit Account Application Form and CLSD agreement to our office address

You may also visit our office for any application or call us on +65 6419 6875 between 9:00 am – 4:30 pm, Monday to Friday for more information.

Our office address:

National Australia Bank Limited, Singapore
5 Temasek Boulevard, #15-01
Suntec Tower Five
Singapore 038985