



Discontinuation of GIA-i Tenure Offer

Please be informed that effective 1 January 2014, we will be discontinuing the following tenure offer for General Investment Account-i (GIA-i).

The affected GIA-i placement tenures will be automatically renewed with below stated tenures and the prevailing profit sharing ratio when it matures on or after 1 January 2014.

Existing GIA-i Tenure	Maturity on or after 1 January 2014	New placement on or after 1 January 2014
4, 5, 6 months	Renewed to 3-month tenure	- Discontinued
Above 12 months	Renewed to 12-month tenure	







Frequently Asked Questions (FAQs)

1. Why can't I make a new General Investment Account-i ("GIA-i") placement for 4 to 6 months and above 12 months after 1 January 2014? How about other tenures not specified above?

Due to regulatory requirements, we are in the midst of re-strategizing our term deposit product offering. Only the above tenures are affected. You can still make GIA-i placements in the unaffected tenures.

2. I have a 4-month GIA-i maturing on 15 January 2014. What will happen to my deposit placement?

If you do not provide any instruction to the Bank to uplift or withdraw the placement, your GIA-i will be automatically renewed for a NEW 3-month tenure at the prevailing profit sharing ratio upon maturity.

3. I have a 6-month GIA-i maturing on 20 February 2014. What will happen to my deposit placement?

If you do not provide any instruction to the Bank to uplift or withdraw the placement, your GIA-i will be automatically renewed for a NEW 3-month tenure at the prevailing profit sharing ratio at maturity.

4. I have a 15-month GIA-i maturing on 25 March 2014. What will happen to my deposit placement?

If you do not provide any instruction to the Bank to uplift or withdraw the placement, your GIA-i will be automatically renewed for a NEW 12-month tenure at the prevailing profit sharing ratio at maturity.

5. I have a 4-month GIA-i maturing on 10 January 2013 and DO NOT WANT to renew my deposit placement for a further 3-month period. What should I do?

You can uplift your GIA-i upon maturity or choose from other available tenures for your GIA-i.

6. Can I make a new placement for GIA-i after 1 January 2014?

You can make a new GIA-i placement after 1 January 2014 for any tenure OTHER THAN 4 to 6 months and above 12 months.