

1. The Notes will be listed and quoted in the Bonds Market with effect from 9.00 a.m., Friday, 24 January 2014.

2. The short name and abbreviated name of the Notes are "CroesusRetail4.6%170123S" and "CROESU17" respectively. The ISIN Code is SG6OC9000003.

The letter "S" denotes that trading of the Notes is restricted to the persons specified in Sections 274 and 275 of the Securities and Futures Act 2001 (the "SFA").

3. The Notes will be quoted and traded in Singapore Dollars. The Notes will be in denominations of S\$250,000 and will be traded in a minimum board lot size of S\$250,000.

4. The issue date of the Notes is 23 January 2014.

5. The name and address of the Principal Paying Agent is as follows: -

Deutsche Bank AG, Singapore Branch
One Raffles Quay #16-00
South Tower
Singapore 048583

6. The Lead Managers/Bookrunners of the Notes are DBS Bank Ltd. and United Overseas Bank Limited.

7. Please refer to the Issuer's offering documents for complete details before trading.